

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on May 20 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	68,813	-2,076	-3,467	-4,929	12,761	7,349
Borrowings from Banks ⁽¹⁾	22,049	-7,510	-14,158	-7,675	-1,688	3,849
Other Demand and Time Liabilities ⁽²⁾	9,975	-115	1,517	2,850	-11,648	2,480
Liabilities to Others						
Aggregate Deposits	53,19,256	3,246	39,063	1,11,286	5,67,089	7,87,366
		(0.1)	(0.9)	(2.1)	(14.3)	(17.4)
Demand	5,60,551	-11,001	-71,604	-81,154	65,604	-13,455
Time	47,58,705	14,248	1,10,667	1,92,441	5,01,485	8,00,821
Borrowings ⁽³⁾	1,36,536	984	10,914	5,195	10,762	21,344
Other Demand and Time Liabilities	3,63,534	-10,729	-12,483	21,729	11,596	46,596
Borrowings from Reserve Bank	2,635	1,079	-42	-2,397	-2,350	2,635
Cash in Hand and Balances with Reserve Bank	3,72,682	10,580	651	23,174	66,938	65,064
Cash in Hand	33,583	2,437	1,037	3,237	789	6,968
Balances with Reserve Bank	3,39,099	8,142	-387	19,936	66,149	58,096
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	52,859	1,191	-11,289	-3,278	644	1,727
Money at Call and Short Notice	10,454	-5,198	-7,754	-6,152	1,032	540
Advances to Banks	11,310	-1,210	-5,088	-1,259	2,951	6,506
Other Assets	62,131	2,456	-5,077	-6,942	-4,812	22,745
Investments⁽⁵⁾	15,83,147	13,304	62,506	81,528	1,90,347	1,35,889
		(0.8)	(4.5)	(5.4)	(15.1)	(9.4)
Government Securities	15,78,049	12,781	61,951	80,902	1,93,753	1,37,704
Other Approved Securities	5,097	523	555	626	-3,406	-1,816
Bank Credit	39,52,114	-5,271	-12,638	10,031	4,95,698	7,19,964
		(-0.1)	(-0.4)	(0.3)	(18.1)	(22.3)
Food Credit	66,557	7,531	913	2,274	-8,080	17,154
Non-Food credit	38,85,557	-12,802	-13,551	7,757	5,03,778	7,02,809
Loans, Cash-credit and Overdrafts	38,04,211	-5,602	-11,375	10,205	4,66,134	6,93,428
Inland Bills- Purchased	11,948	-837	-1,415	-1,496	51	1,349
Discounted ⁽⁶⁾	82,050	1,170	387	2,184	19,122	19,445
Foreign Bills- Purchased	18,511	634	-166	-72	14	2,544
Discounted	35,394	-635	-70	-790	10,376	3,198
Cash-Deposit Ratio	7.01					
Investment-Deposit Ratio	29.76					
Credit-Deposit Ratio	74.30					

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'. (3) Other than from Reserve Bank of India, NABARD and EXIM Bank. (4) In current account and in other account. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.

Note : Includes the impact of mergers since May 3, 2002.