

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Feb. 11 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2009-2010	2010-2011	2010	2011
1	2	3	4	5	6	7
Liabilities to the Banking System						
Demand and Time Deposits from Banks	68,248	1,321	5,691	3,317	9,526	13,701
Borrowings from Banks ⁽¹⁾	26,331	1,424	-9,825	-6,026	-12,181	6,670
Other Demand and Time Liabilities ⁽²⁾	6,981	-152	-15,968	1,003	-19,439	1,176
Liabilities to Others						
Aggregate Deposits	50,42,155	58,777	4,77,524	5,49,329	6,23,682	7,30,521
		(1.2)	(12.5)	(12.2)	(16.9)	(16.9)
Demand	5,73,197	-15,481	24,631	-72,413	99,667	25,481
Time	44,68,958	74,258	4,52,894	6,21,742	5,24,014	7,05,039
Borrowings ⁽³⁾	1,24,759	1,093	-7,983	20,481	-6,218	18,805
Other Demand and Time Liabilities	3,23,382	-2,864	21,979	-6,039	42,132	-6,118
Borrowings from Reserve Bank	2,995	-1,379	-11,728	2,953	-7,702	2,995
Cash in Hand and Balances with Reserve Bank	3,43,305	20,796	13,909	36,337	52,105	70,920
Cash in Hand	29,556	-2,323	3,769	3,978	4,377	5,507
Balances with Reserve Bank	3,13,748	23,119	10,140	32,358	47,727	65,413
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	49,747	1,968	-1,037	-12,673	8,852	-2,125
Money at Call and Short Notice	14,305	1,822	-3,817	-3,363	-7,748	3,084
Advances to Banks	6,116	69	359	-3,776	476	2,854
Other Assets	52,281	4,190	-24,867	7,818	-20,769	25,428
Investments⁽⁵⁾	14,70,282	-10,258	2,28,505	85,529	2,26,046	75,367
		(-0.7)	(19.6)	(6.2)	(19.3)	(5.4)
Government Securities	14,65,880	-10,292	2,32,488	87,485	2,29,940	77,606
Other Approved Securities	4,402	34	-3,983	-1,956	-3,894	-2,240
Bank Credit	37,84,570	49,337	2,79,245	5,39,782	4,02,791	7,29,776
		(1.3)	(10.1)	(16.6)	(15.2)	(23.9)
Food Credit	64,002	2,821	-1,684	15,513	-2,542	19,475
Non-Food credit	37,20,568	46,516	2,80,929	5,24,269	4,05,332	7,10,300
Loans, Cash-credit and Overdrafts	36,45,276	46,390	2,67,256	5,23,118	3,84,420	7,02,343
Inland Bills- Purchased	13,664	626	-566	1,650	-663	2,515
Discounted ⁽⁶⁾	70,876	1,711	13,449	8,658	16,910	14,269
Foreign Bills- Purchased	18,103	-267	-1,896	1,970	518	1,477
Discounted	36,651	877	1,002	4,385	1,606	9,171
Cash-Deposit Ratio	6.81					
Investment-Deposit Ratio	29.16					
Credit-Deposit Ratio	75.06					

(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.