

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jun. 24 # 2011	Variation over				
		Month	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
			1	2	3	4
Liabilities to the Banking System						
Demand and Time Deposits from Banks	71,837	3,252	-2,144	-1,905	12,098	9,049
Borrowings from Banks ⁽¹⁾	28,991	7,577	-5,244	-733	3,314	1,878
Other Demand and Time Liabilities ⁽²⁾	10,044	-128	1,159	2,919	-9,511	2,907
Liabilities to Others						
Aggregate Deposits	53,66,611	44,970	68,374	1,58,642	5,76,479	8,05,411
		(0.8)	(1.5)	(3.0)	(14.5)	(17.7)
Demand	5,59,943	801	-55,906	-81,762	86,917	-29,760
Time	48,06,668	44,169	1,24,280	2,40,404	4,89,562	8,35,171
Borrowings ⁽³⁾	1,72,787	22,769	16,530	41,446	7,865	51,978
Other Demand and Time Liabilities	3,72,995	-8,273	-1,723	31,190	22,731	45,298
Borrowings from Reserve Bank	2,757	-1,259	2,290	-2,274	1,932	425
Cash in Hand and Balances with Reserve Bank	3,90,391	5,344	28,854	40,882	1,04,066	54,569
Cash in Hand	34,401	799	2,674	4,055	2,887	6,150
Balances with Reserve Bank	3,55,990	4,544	26,180	36,827	1,01,180	48,419
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	53,641	175	-8,968	-2,497	2,929	188
Money at Call and Short Notice	19,009	7,520	-4,729	2,403	292	6,070
Advances to Banks	9,955	-835	-367	-2,613	7,742	430
Other Assets	69,935	6,479	4,009	862	8,300	21,463
Investments⁽⁵⁾	15,95,444	5,894	23,295	93,825	93,587	1,87,396
		(0.4)	(1.7)	(6.2)	(7.1)	(13.3)
Government Securities	15,90,595	5,870	23,419	93,447	97,808	1,88,781
Other Approved Securities	4,849	25	-124	378	-4,221	-1,385
Bank Credit	40,12,107	61,725	1,09,405	70,024	5,76,617	6,57,914
		(1.6)	(3.4)	(1.8)	(20.8)	(19.6)
Food Credit	77,954	7,345	5,220	13,671	-2,707	24,244
Non-Food credit	39,34,153	54,379	1,04,184	56,353	5,79,323	6,33,670
Loans, Cash-credit and Overdrafts	38,64,688	61,122	1,11,998	70,682	5,49,799	6,30,532
Inland Bills- Purchased	11,744	-90	-2,148	-1,700	-595	1,878
Discounted ⁽⁶⁾	82,493	1,023	-251	2,627	18,758	20,525
Foreign Bills- Purchased	17,927	-111	412	-656	-13	1,383
Discounted	35,255	-220	-607	-928	8,668	3,596
Cash-Deposit Ratio	7.27					
Investment-Deposit Ratio	29.73					
Credit-Deposit Ratio	74.76					

(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.

Notes : 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.