

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on May 27 # 2011	Variation over				
		Month	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	68,585	-2,237	-4,018	-5,156	11,459	7,672
Borrowings from Banks ⁽¹⁾	21,414	-6,767	-8,121	-8,310	-3,426	-2,823
Other Demand and Time Liabilities ⁽²⁾	10,172	70	1,326	3,047	-11,841	2,867
Liabilities to Others						
Aggregate Deposits	53,21,641	-24,241	79,013	1,13,672	6,02,249	7,49,802
		(-0.5)	(1.8)	(2.2)	(15.2)	(16.4)
Demand	5,59,142	-43,468	-37,816	-82,563	1,03,967	-48,651
Time	47,62,499	19,227	1,16,830	1,96,235	4,98,282	7,98,453
Borrowings ⁽³⁾	1,50,018	1,345	27,405	18,677	12,189	18,335
Other Demand and Time Liabilities	3,81,268	6,119	-421	39,464	31,612	52,269
Borrowings from Reserve Bank	4,016	1,901	-42	-1,015	-410	4,016
Cash in Hand and Balances with Reserve Bank	3,85,047	-257	31,462	35,538	95,093	46,617
Cash in Hand	33,602	1,085	2,526	3,256	1,229	5,498
Balances with Reserve Bank	3,51,445	-1,343	28,936	32,282	93,864	41,119
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	53,466	-375	-12,442	-2,672	238	3,487
Money at Call and Short Notice	11,490	-5,704	-2,200	-5,117	-851	-3,979
Advances to Banks	10,790	-475	-3,141	-1,779	5,101	4,039
Other Assets	63,456	2,596	-3,049	-5,617	-2,369	22,042
Investments⁽⁵⁾	15,89,550	24,053	55,175	87,931	1,75,286	1,49,622
		(1.5)	(4.0)	(5.9)	(13.9)	(10.4)
Government Securities	15,84,725	23,518	55,325	87,577	1,79,339	1,51,005
Other Approved Securities	4,824	534	-150	353	-4,053	-1,383
Bank Credit	39,50,383	28,896	2,273	8,300	5,01,084	7,03,321
		(0.7)	(0.1)	(0.2)	(18.2)	(21.7)
Food Credit	70,609	18,361	2,103	6,326	-8,188	20,016
Non-Food credit	38,79,774	10,535	170	1,974	5,09,271	6,83,305
Loans, Cash-credit and Overdrafts	38,03,567	28,257	5,043	9,560	4,72,840	6,76,365
Inland Bills- Purchased	11,834	-975	-1,656	-1,610	-336	1,475
Discounted ⁽⁶⁾	81,469	402	-5	1,603	18,967	19,256
Foreign Bills- Purchased	18,038	952	-138	-545	-19	2,044
Discounted	35,475	260	-972	-708	9,632	4,181
Cash-Deposit Ratio	7.24					
Investment-Deposit Ratio	29.87					
Credit-Deposit Ratio	74.23					

(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.