

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jan. 28 # 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	66,927	498	6,422	1,996	11,007	11,649
Borrowings from Banks ⁽¹⁾	24,907	1,687	-11,295	-7,450	-7,403	6,715
Other Demand and Time Liabilities ⁽²⁾	7,134	-28	-16,237	1,156	-19,870	1,598
Liabilities to Others						
Aggregate Deposits	49,83,378	37,730	4,65,297	4,90,552	6,31,032	6,83,971
		(0.8)	(12.1)	(10.9)	(17.2)	(15.9)
Demand	5,88,678	15,777	40,186	-56,932	1,00,809	25,407
Time	43,94,700	21,953	4,25,111	5,47,484	5,30,223	6,58,564
Borrowings ⁽³⁾	1,23,666	-514	-10,734	19,388	-10,976	20,464
Other Demand and Time Liabilities	3,26,245	2,454	16,543	-3,175	19,070	2,182
Borrowings from Reserve Bank	4,374	1,094	-11,728	4,332	-6,261	4,374
Cash in Hand and Balances with Reserve Bank	3,22,508	-16,027	2,004	15,541	42,193	62,029
Cash in Hand	31,879	1,627	5,955	6,301	4,626	5,643
Balances with Reserve Bank	2,90,630	-17,654	-3,951	9,240	37,566	56,386
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	47,779	-76	-1,906	-14,642	7,956	-3,224
Money at Call and Short Notice	12,482	326	-4,053	-5,186	-4,615	1,498
Advances to Banks	6,047	307	-707	-3,845	-557	3,851
Other Assets	48,092	624	-25,697	3,629	-18,474	22,068
Investments⁽⁵⁾	14,80,540	16,050	2,36,016	95,787	2,34,121	78,113
		(1.1)	(20.2)	(6.9)	(20.0)	(5.6)
Government Securities	14,76,171	16,211	2,39,869	97,777	2,37,316	80,517
Other Approved Securities	4,368	-160	-3,852	-1,989	-3,195	-2,404
Bank Credit	37,35,233	15,348	2,55,678	4,90,445	3,93,446	7,04,006
		(0.4)	(9.2)	(15.1)	(14.9)	(23.2)
Food Credit	61,182	-2,771	-2,296	12,692	-1,605	17,266
Non-Food credit	36,74,052	18,119	2,57,973	4,77,753	3,95,052	6,86,740
Loans, Cash-credit and Overdrafts	35,98,886	14,822	2,48,082	4,76,727	3,78,139	6,75,127
Inland Bills- Purchased	13,038	450	-246	1,024	-1,321	1,569
Discounted ⁽⁶⁾	69,165	-90	12,605	6,947	17,751	13,403
Foreign Bills- Purchased	18,370	-418	-3,036	2,238	-894	2,884
Discounted	35,774	583	-1,728	3,509	-228	11,023
Cash-Deposit Ratio	6.47					
Investment-Deposit Ratio	29.71					
Credit-Deposit Ratio	74.95					

(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.