

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Apr. 29 # 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	70,822	-2,919	-3,838	-2,919	9,280	9,729
Borrowings from Banks ⁽¹⁾	28,181	-1,543	-10,149	-1,543	-2,318	5,972
Other Demand and Time Liabilities ⁽²⁾	10,102	2,977	1,577	2,977	-11,425	2,547
Liabilities to Others						
Aggregate Deposits	53,45,882	1,37,913	66,357	1,37,913	6,09,401	7,86,700
		(2.6)	(1.5)	(2.6)	(15.4)	(17.3)
Demand	6,02,610	-39,095	-47,360	-39,095	1,03,481	4,361
Time	47,43,272	1,77,008	1,13,717	1,77,008	5,05,920	7,82,339
Borrowings ⁽³⁾	1,48,673	17,332	23,518	17,332	25,187	20,877
Other Demand and Time Liabilities	3,75,149	33,344	13,371	33,344	-3,791	32,358
Borrowings from Reserve Bank	2,115	-2,916	-42	-2,916	0	2,115
Cash in Hand and Balances with Reserve Bank	3,85,304	35,795	33,197	35,795	1,20,646	45,139
Cash in Hand	32,516	2,171	2,826	2,171	3,102	4,112
Balances with Reserve Bank	3,52,788	33,625	30,371	33,625	1,17,544	41,027
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	53,841	-2,296	-8,104	-2,296	784	-476
Money at Call and Short Notice	17,194	588	-7,182	588	-3,720	6,708
Advances to Banks	11,266	-1,303	-308	-1,303	7,275	1,681
Other Assets	60,860	-8,214	-4,320	-8,214	-2,261	20,716
Investments⁽⁵⁾	15,65,497	63,878	41,339	63,878	1,57,481	1,39,406
		(4.3)	(3.0)	(4.3)	(12.4)	(9.8)
Government Securities	15,61,207	64,059	41,487	64,059	1,61,615	1,41,325
Other Approved Securities	4,290	-181	-148	-181	-4,134	-1,920
Bank Credit	39,21,487	-20,596	-10,194	-20,596	4,81,598	6,86,892
		(-0.5)	(-0.3)	(-0.5)	(17.5)	(21.2)
Food Credit	52,248	-12,035	5,784	-12,035	-944	-2,025
Non-Food credit	38,69,239	-8,561	-15,978	-8,561	4,82,543	6,88,918
Loans, Cash-credit and Overdrafts	37,75,309	-18,697	-9,357	-18,697	4,54,865	6,62,508
Inland Bills- Purchased	12,808	-636	-609	-636	-361	1,403
Discounted ⁽⁶⁾	81,067	1,201	738	1,201	19,229	18,111
Foreign Bills- Purchased	17,086	-1,497	-630	-1,497	-535	1,583
Discounted	35,216	-968	-336	-968	8,400	3,286
Cash-Deposit Ratio	7.21					
Investment-Deposit Ratio	29.28					
Credit-Deposit Ratio	73.36					

(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.

3. Year on year variation for the year 2010 are over the level of reporting Friday of the previous year.