

3. Scheduled Commercial Banks - Business in India

(₹ crore)

<i>Item</i>	Outstanding as on Mar. 25 # 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	71,688	1,276	16,076	6,757	16,076	6,757
Borrowings from Banks ⁽¹⁾	29,567	5,324	2,871	-2,790	2,871	-2,790
Other Demand and Time Liabilities ⁽²⁾	7,133	-34	-15,795	1,156	-15,795	1,156
Liabilities to Others						
Aggregate Deposits	52,04,703	64,333	6,58,716	7,11,877	6,58,716	7,11,877
		(1.3)	(17.2)	(15.8)	(17.2)	(15.8)
Demand	6,39,022	40,043	1,22,525	-6,588	1,22,525	-6,588
Time	45,65,681	24,290	5,36,191	7,18,465	5,36,191	7,18,465
Borrowings ⁽³⁾	1,31,665	2,422	-9,658	27,387	-9,658	27,387
Other Demand and Time Liabilities	3,42,352	7,624	21,900	12,932	21,900	12,932
Borrowings from Reserve Bank	5,031	1,003	-11,686	4,989	-11,686	4,989
Cash in Hand and Balances with Reserve Bank	3,49,323	6,484	48,492	42,355	48,492	42,355
Cash in Hand	30,160	679	5,297	4,582	5,297	4,582
Balances with Reserve Bank	3,19,163	5,805	43,195	37,773	43,195	37,773
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	54,882	910	9,512	-7,538	9,512	-7,538
Money at Call and Short Notice	16,348	2,320	2,630	-1,320	2,630	-1,320
Advances to Banks	11,591	3,372	6,989	1,699	6,989	1,699
Other Assets	65,139	9,147	-7,257	20,676	-7,257	20,676
Investments⁽⁵⁾	15,00,039	4,797	2,18,342	1,15,287	2,18,342	1,15,287
		(0.3)	(18.7)	(8.3)	(18.7)	(8.3)
Government Securities	14,95,467	4,633	2,22,609	1,17,072	2,22,609	1,17,072
Other Approved Securities	4,572	164	-4,267	-1,786	-4,267	-1,786
Bank Credit	39,38,659	82,593	4,69,239	6,93,871	4,69,239	6,93,871
		(2.1)	(16.9)	(21.4)	(16.9)	(21.4)
Food Credit	64,283	-1,790	2,278	15,793	2,278	15,793
Non-Food credit	38,74,376	84,383	4,66,960	6,78,077	4,66,960	6,78,077
Loans, Cash-credit and Overdrafts	37,90,471	77,732	4,46,481	6,68,313	4,46,481	6,68,313
Inland Bills- Purchased	13,494	350	299	1,480	299	1,480
Discounted ⁽⁶⁾	79,721	3,886	19,061	17,503	19,061	17,503
Foreign Bills- Purchased	18,606	-114	-2,390	2,473	-2,390	2,473
Discounted	36,368	738	5,787	4,102	5,787	4,102
Cash-Deposit Ratio	6.71					
Investment-Deposit Ratio	28.82					
Credit-Deposit Ratio	75.68					

(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.