

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jun. 3 # 2011	Variation over				
		Fortnight	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	69,719	906	-3,757	-4,023	10,377	8,545
Borrowings from Banks ⁽¹⁾	28,855	6,806	-10,326	-869	277	6,823
Other Demand and Time Liabilities ⁽²⁾	9,984	9	1,270	2,859	-10,564	2,735
Liabilities to Others						
Aggregate Deposits	53,77,597	58,341	56,735	1,69,628	5,77,635	8,28,037
		(1.1)	(1.3)	(3.3)	(14.5)	(18.2)
Demand	5,57,296	-3,255	-62,374	-84,409	95,192	-25,939
Time	48,20,301	61,597	1,19,109	2,54,037	4,82,443	8,53,976
Borrowings ⁽³⁾	1,41,409	4,873	10,843	10,068	14,032	26,288
Other Demand and Time Liabilities	3,49,707	-13,826	-10,292	7,903	13,756	30,579
Borrowings from Reserve Bank	1,915	-720	93	-3,117	-1,574	1,780
Cash in Hand and Balances with Reserve Bank	3,70,310	-2,372	-3,577	20,801	63,702	66,920
Cash in Hand	32,577	-1,006	1,476	2,231	2,003	5,523
Balances with Reserve Bank	3,37,733	-1,366	-5,053	18,570	61,699	61,397
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	55,257	2,398	-11,529	-881	23	4,365
Money at Call and Short Notice	15,911	5,457	-5,735	-695	857	3,978
Advances to Banks	12,670	1,359	-2,537	101	5,586	5,314
Other Assets	65,639	3,508	2,542	-3,434	4,821	18,634
Investments⁽⁵⁾	16,12,441	29,294	54,970	1,10,822	1,65,819	1,72,719
		(1.9)	(4.0)	(7.4)	(13.0)	(12.0)
Government Securities	16,07,467	29,418	55,087	1,10,319	1,69,720	1,73,986
Other Approved Securities	4,974	-124	-117	502	-3,901	-1,267
Bank Credit	39,80,377	28,264	47,552	38,294	5,32,122	6,88,037
		(0.7)	(1.5)	(1.0)	(19.3)	(20.9)
Food Credit	73,938	7,381	3,659	9,655	-6,959	21,789
Non-Food credit	39,06,439	20,883	43,893	28,639	5,39,081	6,66,248
Loans, Cash-credit and Overdrafts	38,33,291	29,080	48,966	39,285	5,02,369	6,62,168
Inland Bills- Purchased	11,678	-269	-1,809	-1,766	-550	1,474
Discounted ⁽⁶⁾	84,378	2,328	546	4,511	19,334	21,613
Foreign Bills- Purchased	16,706	-1,805	1,606	-1,877	1,907	-1,033
Discounted	34,324	-1,070	-1,757	-1,859	9,061	3,815
Cash-Deposit Ratio	6.89					
Investment-Deposit Ratio	29.98					
Credit-Deposit Ratio	74.02					

(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.