

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on May 6 # 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	70,888	-56	-3,743	-2,853	9,374	9,700
Borrowings from Banks ⁽¹⁾	29,559	2,248	-12,897	-166	-5,067	10,098
Other Demand and Time Liabilities ⁽²⁾	10,089	-118	1,487	2,965	-11,515	2,625
Liabilities to Others						
Aggregate Deposits	53,16,009	-3,422	48,657	1,08,040	5,91,701	7,74,526
		(-0.1)	(1.1)	(2.1)	(15.0)	(17.1)
Demand	5,71,552	-12,408	-67,972	-70,153	82,870	-6,086
Time	47,44,457	8,986	1,16,629	1,78,193	5,08,832	7,80,612
Borrowings ⁽³⁾	1,35,551	3,734	5,182	4,211	6,852	26,091
Other Demand and Time Liabilities	3,74,263	16,413	-5,820	32,458	-22,982	50,663
Borrowings from Reserve Bank	1,556	451	-42	-3,475	—	1,556
Cash in Hand and Balances with Reserve Bank	3,62,103	-8,502	12,073	12,594	99,522	43,062
Cash in Hand	31,146	532	92	800	367	5,476
Balances with Reserve Bank	3,30,957	-9,034	11,981	11,794	99,155	37,586
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	51,668	-1,904	-10,524	-4,469	-1,636	-228
Money at Call and Short Notice	15,653	2,093	-8,138	-954	-4,675	6,122
Advances to Banks	12,520	982	-3,364	-49	4,219	5,992
Other Assets	59,675	-2,718	-5,843	-9,399	-3,784	21,054
Investments⁽⁵⁾	15,69,843	16,739	45,459	68,224	1,61,601	1,39,632
		(1.1)	(3.3)	(4.5)	(12.7)	(9.8)
Government Securities	15,65,269	16,567	45,555	68,121	1,65,683	1,41,319
Other Approved Securities	4,574	172	-97	103	-4,082	-1,687
Bank Credit	39,57,384	38,384	-14,195	15,302	4,77,597	7,26,791
		(1.0)	(-0.4)	(0.4)	(17.3)	(22.5)
Food Credit	59,026	15,397	4,138	-5,257	-2,591	6,398
Non-Food credit	38,98,359	22,987	-18,333	20,559	4,80,188	7,20,392
Loans, Cash-credit and Overdrafts	38,09,814	37,685	-13,029	15,807	4,51,193	7,00,684
Inland Bills- Purchased	12,785	-214	-1,123	-659	-875	1,894
Discounted ⁽⁶⁾	80,880	1,402	1,184	1,014	19,675	17,478
Foreign Bills- Purchased	17,877	564	-890	-706	-796	2,634
Discounted	36,029	-1,054	-337	-154	8,400	4,100
Cash-Deposit Ratio	6.81					
Investment-Deposit Ratio	29.53					
Credit-Deposit Ratio	74.44					

(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.