

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jun. 17 # 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	69,667	-52	-2,359	-4,075	12,886	7,095
Borrowings from Banks ⁽¹⁾	27,587	-1,268	-3,473	-2,137	4,479	-1,298
Other Demand and Time Liabilities ⁽²⁾	10,620	636	1,113	3,495	-9,672	3,529
Liabilities to Others						
Aggregate Deposits	53,44,701	-32,896	28,527	1,36,732	5,55,888	8,23,349
		(-0.6)	(0.6)	(2.6)	(14.0)	(18.2)
Demand	5,49,398	-7,898	-74,810	-92,307	80,637	-21,402
Time	47,95,303	-24,998	1,03,336	2,29,039	4,75,251	8,44,750
Borrowings ⁽³⁾	1,42,793	1,384	16,234	11,452	22,362	22,281
Other Demand and Time Liabilities	3,59,125	9,418	-7,898	17,321	6,465	37,603
Borrowings from Reserve Bank	2,064	149	1,787	-2,968	29	235
Cash in Hand and Balances with Reserve Bank	3,68,669	-1,642	5,677	19,160	81,287	56,024
Cash in Hand	33,874	1,297	2,110	3,528	1,321	6,186
Balances with Reserve Bank	3,34,795	-2,938	3,568	15,632	79,965	49,837
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	53,090	-2,166	-11,786	-3,047	859	2,456
Money at Call and Short Notice	17,323	1,412	-2,897	717	2,384	2,552
Advances to Banks	8,271	-4,399	-1,187	-4,298	7,052	-434
Other Assets	66,368	728	2,302	-2,706	7,357	19,602
Investments⁽⁵⁾	16,05,387	-7,054	31,098	1,03,768	1,24,387	1,89,537
		(-0.4)	(2.2)	(6.9)	(9.6)	(13.4)
Government Securities	16,00,525	-6,943	31,221	1,03,377	1,27,817	1,90,908
Other Approved Securities	4,863	-111	-124	391	-3,430	-1,371
Bank Credit	40,01,521	21,144	70,503	59,438	5,47,305	6,86,230
		(0.5)	(2.2)	(1.5)	(19.8)	(20.7)
Food Credit	77,329	3,391	4,480	13,046	-7,692	24,359
Non-Food credit	39,24,192	17,753	66,023	46,393	5,54,997	6,61,871
Loans, Cash-credit and Overdrafts	38,54,168	20,877	74,760	60,162	5,20,452	6,57,250
Inland Bills- Purchased	11,198	-480	-2,246	-2,245	-801	1,431
Discounted ⁽⁶⁾	83,638	-739	-800	3,772	18,270	22,220
Foreign Bills- Purchased	17,624	918	-525	-959	-556	2,016
Discounted	34,892	568	-686	-1,291	9,940	3,313
Cash-Deposit Ratio	6.90					
Investment-Deposit Ratio	30.04					
Credit-Deposit Ratio	74.87					

(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.