

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Jul. 1 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
			3	4	5	6
Liabilities to the Banking System						
Demand and Time Deposits from Banks	76,733	7,066	451	2,991	14,678	11,351
Borrowings from Banks ⁽¹⁾	25,060	-2,527	-4,685	-4,664	6,921	-2,612
Other Demand and Time Liabilities ⁽²⁾	10,137	-482	1,823	3,013	-8,027	2,336
Liabilities to Others						
Aggregate Deposits	54,88,682	1,43,981	1,44,022	2,80,712	6,05,882	8,51,833
		(2.7)	(3.2)	(5.4)	(15.0)	(18.4)
Demand	6,03,035	53,637	-30,134	-38,670	1,05,421	-12,440
Time	48,85,646	90,343	1,74,156	3,19,382	5,00,461	8,64,274
Borrowings ⁽³⁾	1,58,810	16,018	19,037	27,470	33,746	35,495
Other Demand and Time Liabilities	3,62,375	3,250	-7,392	20,571	8,229	40,347
Borrowings from Reserve Bank	1,747	-317	2,156	-3,285	1,523	-451
Cash in Hand and Balances with Reserve Bank	4,16,188	47,519	14,127	66,679	99,070	95,094
Cash in Hand	34,982	1,108	3,254	4,636	3,663	6,150
Balances with Reserve Bank	3,81,206	46,411	10,872	62,043	95,407	88,944
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	58,113	5,022	-5,385	1,976	4,736	1,077
Money at Call and Short Notice	14,715	-2,608	-2,544	-1,891	5,848	-409
Advances to Banks	11,635	3,364	-1,090	-934	7,033	2,833
Other Assets	76,139	9,771	5,768	7,066	10,174	25,908
Investments⁽⁵⁾	16,03,425	-1,962	48,579	1,01,806	97,028	1,70,094
		(-0.1)	(3.5)	(6.8)	(7.3)	(11.9)
Government Securities	15,98,522	-2,003	48,749	1,01,374	1,00,296	1,71,379
Other Approved Securities	4,903	41	-170	432	-3,268	-1,285
Bank Credit	40,86,326	84,806	1,63,357	1,44,244	6,12,578	6,78,181
		(2.1)	(5.0)	(3.7)	(21.9)	(19.9)
Food Credit	79,607	2,279	5,961	15,324	-3,224	25,157
Non-Food credit	40,06,719	82,527	1,57,396	1,28,919	6,15,802	6,53,024
Loans, Cash-credit and Overdrafts	39,36,631	82,463	1,62,225	1,42,624	5,83,159	6,52,247
Inland Bills- Purchased	12,327	1,129	-1,206	-1,116	-167	1,520
Discounted ⁽⁶⁾	84,509	871	2,712	4,643	20,853	19,579
Foreign Bills- Purchased	18,423	799	1,098	-160	736	1,193
Discounted	34,436	-456	-1,471	-1,747	7,997	3,642
Cash-Deposit Ratio	7.58					
Investment-Deposit Ratio	29.21					
Credit-Deposit Ratio	74.45					

(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.