

3. Scheduled Commercial Banks - Business in India

(₹ crore)

Item	Outstanding as on Apr. 8 # 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	73,840	2,152	42	2,152	11,950	8,867
Borrowings from Banks ⁽¹⁾	27,582	-1,985	-10,134	-1,985	-5,760	5,358
Other Demand and Time Liabilities ⁽²⁾	10,376	3,243	1,744	3,243	-12,352	2,655
Liabilities to Others						
Aggregate Deposits	53,24,953	1,20,250	50,440	1,20,250	6,37,385	7,81,687
		(2.3)	(1.1)	(2.3)	(16.3)	(17.2)
Demand	6,25,722	-13,300	-41,939	-13,300	94,499	22,052
Time	46,99,231	1,33,550	92,379	1,33,550	5,42,885	7,59,635
Borrowings ⁽³⁾	1,40,164	8,498	9,302	8,498	9,735	26,584
Other Demand and Time Liabilities	3,58,781	16,429	-4,141	16,429	13,435	33,501
Borrowings from Reserve Bank	1,065	-3,966	-42	-3,966	-6,968	1,065
Cash in Hand and Balances with Reserve Bank	3,05,580	-43,742	-47,204	-43,742	58,592	45,816
Cash in Hand	28,541	-1,618	-1,231	-1,618	3,898	4,195
Balances with Reserve Bank	2,77,039	-42,124	-45,973	-42,124	54,694	41,622
Assets with the Banking System						
Balance with Other Banks ⁽⁴⁾	55,493	610	-3,560	610	5,787	-3,368
Money at Call and Short Notice	14,037	-2,311	-7,047	-2,311	-7,138	3,416
Advances to Banks	12,759	1,168	-1,751	1,168	5,687	4,618
Other Assets	67,635	2,496	-1,411	2,496	-5,981	24,582
Investments⁽⁵⁾	15,68,321	68,282	80,235	68,282	2,13,285	1,03,334
		(4.6)	(5.8)	(4.6)	(17.0)	(7.1)
Government Securities	15,63,827	68,360	80,383	68,360	2,17,503	1,05,049
Other Approved Securities	4,495	-77	-148	-77	-4,218	-1,715
Bank Credit	39,56,407	17,748	-999	17,748	4,74,630	7,12,618
		(0.5)	(—)	(0.5)	(17.1)	(22.0)
Food Credit	49,927	-14,356	-341	-14,356	1,399	1,778
Non-Food credit	39,06,480	32,104	-658	32,104	4,73,231	7,10,840
Loans, Cash-credit and Overdrafts	38,04,744	14,273	714	14,273	4,55,001	6,81,871
Inland Bills- Purchased	13,858	364	187	364	-328	1,657
Discounted ⁽⁶⁾	82,621	2,899	-1,225	2,899	17,193	21,628
Foreign Bills- Purchased	18,485	-121	-56	-121	-2,309	2,408
Discounted	36,700	332	-620	332	5,073	5,054
Cash-Deposit Ratio	5.74					
Investment-Deposit Ratio	29.45					
Credit-Deposit Ratio	74.30					

(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.