

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Nov. 18, 2011 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
	1	2	3	4	5	6
Liabilities to the Banking System						
Demand and Time Deposits from Banks	69,809	-218	-828	-3,933	13,035	5,705
Borrowings from Banks ⁽¹⁾	26,775	3,400	-10,652	-2,949	4,915	5,069
Other Demand and Time Liabilities ⁽²⁾	9,893	20	1,202	2,769	1,600	2,713
Liabilities to Others						
Aggregate Deposits	56,47,264	-6,842	3,59,896	4,39,294	6,64,251	7,94,542
		(-0.1)	(8.0)	(8.4)	(15.9)	(16.4)
Demand	5,59,375	-5,359	-7,645	-82,330	1,17,986	-78,589
Time	50,87,888	-1,483	3,67,541	5,21,624	5,46,264	8,73,131
Borrowings ⁽³⁾	1,67,537	-2,324	9,050	36,196	15,091	54,208
Other Demand and Time Liabilities	3,48,135	-6,895	3,385	6,331	18,137	15,330
Borrowings from Reserve Bank	3,219	2,349	4,405	-1,812	4,447	-1,227
Cash in Hand and Balances with Reserve Bank	3,96,873	16,858	25,992	47,364	76,918	63,913
Cash in Hand	38,479	-8	6,751	8,134	8,767	6,151
Balances with Reserve Bank	3,58,393	16,867	19,241	39,230	68,150	57,762
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	55,111	-3,460	-16,465	-1,026	2,195	9,156
Money at Call and Short Notice	17,792	2,612	-5,056	1,186	4,860	5,180
Advances to Banks	7,616	899	-5,879	-4,953	1,764	3,603
Other Assets	70,376	-162	9,829	1,303	29,551	16,083
Investments⁽⁵⁾	17,13,986	-17,652	91,659	2,12,367	1,13,977	2,37,575
		(-1.0)	(6.6)	(14.1)	(8.4)	(16.1)
Government Securities	17,09,909	-17,563	93,135	2,12,761	1,16,400	2,38,379
Other Approved Securities	4,078	-89	-1,476	-394	-2,423	-804
Bank Credit	41,89,044	8,570	3,15,108	2,46,962	6,60,043	6,29,148
		(0.2)	(9.7)	(6.3)	(22.8)	(17.7)
Food Credit	78,713	1,250	9,518	14,430	16,155	20,706
Non-food credit	41,10,331	7,320	3,05,590	2,32,531	6,43,887	6,08,442
Loans, Cash credit and Overdrafts	40,37,551	6,295	3,11,959	2,43,545	6,33,151	6,03,434
Inland Bills – Purchased	13,970	332	-1,287	526	787	3,244
Discounted ⁽⁶⁾	81,566	1,304	4,935	1,700	19,936	14,413
Foreign Bills – Purchased	18,124	-401	186	-459	-311	1,806
Discounted	37,833	1,040	-685	1,649	6,480	6,251
Cash-Deposit Ratio	7.03					
Investment-Deposit Ratio	30.35					
Credit-Deposit Ratio	74.18					

(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 accounts. (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.

Notes : Includes the impact of mergers since May 3, 2002.