

3. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Dec. 16, 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	722.4	8.6	15.7	-15.0	136.3	57.4
Borrowings from Banks ⁽¹⁾	305.8	74.1	-30.4	8.6	116.7	12.7
Other Demand and Time Liabilities ⁽²⁾	100.3	0.1	11.3	29.0	15.4	29.2
Liabilities to Others						
Aggregate Deposits	56,725.9	-374.7	3,134.0	4,646.2	6,218.7	8,663.7
		(-0.7)	(7.0)	(8.9)	(14.9)	(18.0)
Demand	5,599.4	-125.8	-671.0	-817.7	530.0	-185.8
Time	51,126.6	-248.9	3,805.0	5,463.9	5,688.7	8,849.4
Borrowings ⁽³⁾	1,702.1	8.8	198.7	388.7	102.9	460.6
Other Demand and Time Liabilities	3,600.1	-3.5	58.3	182.1	156.5	247.6
Borrowings from Reserve Bank	38.3	15.5	41.8	-12.0	40.6	-3.9
Cash in Hand and Balances with Reserve Bank	3,868.6	20.8	304.8	373.5	819.4	494.1
Cash in hand	372.0	4.6	41.4	68.6	46.3	74.9
Balances with Reserve Bank	3,496.6	16.2	263.4	305.0	773.1	419.3
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	582.6	6.9	-125.6	21.3	11.3	84.0
Money at Call and Short Notice	214.8	17.1	1.6	48.7	92.3	36.4
Advances to Banks	65.3	3.2	-37.4	-60.4	40.7	3.8
Other Assets	726.0	24.3	49.6	35.3	242.8	231.8
Investments ⁽⁵⁾	16,788.5	-648.6	607.9	1,772.3	960.0	2,333.1
		(-3.7)	(4.4)	(11.8)	(7.1)	(16.1)
Government Securities	16,752.5	-629.9	623.9	1,781.0	984.0	2,344.6
Other Approved Securities	36.0	-18.7	-16.0	-8.7	-23.9	-11.6
Bank Credit	42,669.8	315.6	3,997.8	3,249.0	7,022.9	6,224.1
		(0.7)	(12.3)	(8.2)	(23.9)	(17.1)
Food Credit	829.1	10.6	140.3	186.2	174.8	203.8
Non-food credit	41,840.8	305.0	3,857.5	3,062.8	6,848.1	6,020.3
Loans, Cash credit and Overdrafts	41,100.9	285.9	3,922.6	3,160.8	6,744.6	5,956.7
Inland Bills – Purchased	144.1	-2.8	-1.3	9.7	8.9	25.3
Discounted ⁽⁶⁾	824.2	7.2	46.4	25.5	160.2	155.6
Foreign Bills – Purchased	199.6	8.4	18.2	13.8	24.0	20.0
Discounted	401.0	17.0	11.8	39.2	85.3	66.5
Cash-Deposit Ratio	6.82					
Investment-Deposit Ratio	29.60					
Credit-Deposit Ratio	75.22					

(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.