

3. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Nov. 30, 2012 #	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-2012	2012-2013	2011	2012
			1	2	3	4
Liabilities to the Banking System						
Demand and Time Deposits from Banks	787.1	-8.5	-28.3	-55.5	44.8	78.0
Borrowings from Banks ⁽¹⁾	313.8	83.9	-64.0	-5.4	7.5	80.6
Other Demand and Time Liabilities ⁽²⁾	84.0	15.6	28.1	22.6	30.2	-15.3
Liabilities to Others						
Aggregate Deposits	64,428.4	328.0	5,056.3	5,337.5	8,688.1	7,292.3
		(0.5)	(9.7)	(9.0)	(17.9)	(12.8)
Demand	6,249.1	280.8	-691.5	-4.2	-315.1	523.6
Time	58,179.3	47.3	5,747.9	5,341.7	9,003.2	6,768.7
Borrowings ⁽³⁾	2,023.6	-20.6	382.1	-41.0	503.3	328.0
Other Demand and Time Liabilities	3,867.9	198.5	159.2	134.0	229.4	290.6
Borrowings from Reserve Bank	228.5	51.4	-27.6	141.0	-11.1	205.8
Cash in Hand and Balances with Reserve Bank	3,282.7	-183.8	352.7	-311.3	507.8	-565.0
Cash in hand	470.0	7.9	64.0	108.7	60.5	102.5
Balances with Reserve Bank	2,812.8	-191.7	288.7	-419.9	447.3	-667.6
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	758.0	-148.4	16.7	51.4	88.1	179.9
Money at Call and Short Notice	232.6	57.8	42.5	-0.2	88.5	24.0
Advances to Banks	74.0	1.4	-63.5	-61.9	20.3	11.8
Other Assets	676.4	-43.1	20.1	-27.6	196.3	-34.5
Investments ⁽⁵⁾	19,682.1	-60.5	2,432.9	2,304.3	2,613.2	2,233.1
		(-0.3)	(16.2)	(13.3)	(17.6)	(12.8)
Government Securities	19,652.0	-59.8	2,439.0	2,301.8	2,623.0	2,241.6
Other Approved Securities	30.1	-0.6	-6.1	2.4	-9.8	-8.5
Bank Credit	49,590.6	645.4	2,947.5	3,472.1	6,392.3	7,222.3
		(1.3)	(7.5)	(7.5)	(17.8)	(17.0)
Food Credit	1,077.9	-4.0	175.6	264.8	203.6	259.4
Non-food credit	48,512.8	649.4	2,771.9	3,207.3	6,188.7	6,962.9
Loans, Cash credit and Overdrafts	47,833.9	638.1	2,888.6	3,474.1	6,148.7	7,005.2
Inland Bills – Purchased	226.6	3.2	12.6	63.1	33.5	79.5
Discounted ⁽⁶⁾	943.2	15.6	19.3	-36.6	131.2	125.3
Foreign Bills – Purchased	175.4	-4.9	5.3	-36.3	13.2	-15.8
Discounted	411.7	-6.5	21.6	7.9	65.7	28.3
Cash-Deposit Ratio	5.10					
Investment-Deposit Ratio	30.55					
Credit-Deposit Ratio	76.97					

(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.

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