

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Oct. 28, 2011 #	Variation over				
		Month	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	69,888	-5,706	-79	-3,854	13,137	5,036
Borrowings from Banks ⁽¹⁾	27,066	5,269	-2,864	-2,658	7,114	-2,428
Other Demand and Time Liabilities ⁽²⁾	9,972	-9	1,110	2,847	1,376	2,884
Liabilities to Others						
Aggregate Deposits	56,38,721	-68,973	4,74,196	4,30,751	7,83,738	6,71,698
		(-1.2)	(10.6)	(8.3)	(18.7)	(13.5)
Demand	5,81,276	-64,248	95,259	-60,429	1,99,866	-1,59,593
Time	50,57,444	-4,725	3,78,937	4,91,180	5,83,872	8,31,291
Borrowings ⁽³⁾	1,92,711	3,124	3,695	61,370	-24,076	84,738
Other Demand and Time Liabilities	3,55,419	-1,713	38,908	13,615	62,369	-12,910
Borrowings from Reserve Bank	3,745	-208	5,534	-1,286	5,576	-1,831
Cash in Hand and Balances with Reserve Bank	3,91,180	-47,932	73,290	41,671	1,11,998	10,922
Cash in Hand	40,310	3,718	5,520	9,964	5,038	9,212
Balances with Reserve Bank	3,50,870	-51,650	67,769	31,707	1,06,961	1,711
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	59,047	-1,214	-15,835	2,910	394	12,462
Money at Call and Short Notice	17,688	3,807	1,318	1,082	7,353	-1,298
Advances to Banks	5,974	-6,051	-5,341	-6,595	2,630	1,422
Other Assets	71,284	-11,884	12,035	2,211	32,655	14,785
Investments⁽⁵⁾	17,04,714	23,903	70,029	2,03,095	1,04,943	2,49,932
		(1.4)	(5.1)	(13.5)	(7.8)	(17.2)
Government Securities	17,00,693	24,007	71,386	2,03,545	1,07,439	2,50,912
Other Approved Securities	4,021	-104	-1,356	-450	-2,495	-980
Bank Credit	41,58,407	-58,724	2,81,877	2,16,324	6,39,474	6,31,742
		(-1.4)	(8.7)	(5.5)	(22.1)	(17.9)
Food Credit	72,677	3,378	2,194	8,395	10,779	21,994
Non-food credit	40,85,730	-62,102	2,79,683	2,07,930	6,28,695	6,09,748
Loans, Cash credit and Overdrafts	40,08,149	-56,463	2,80,043	2,14,143	6,17,814	6,05,948
Inland Bills – Purchased	13,283	-786	-1,598	-161	307	2,867
Discounted ⁽⁶⁾	80,556	-279	3,316	690	13,867	15,022
Foreign Bills – Purchased	18,422	-1,066	1,151	-161	1,115	1,138
Discounted	37,998	-130	-1,035	1,814	6,372	6,766
Cash-Deposit Ratio	6.94					
Investment-Deposit Ratio	30.23					
Credit-Deposit Ratio	73.75					

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

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.