

3. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Nov. 2, 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	773.2	13.6	-33.9	-69.3	67.9	69.7
Borrowings from Banks ⁽¹⁾	265.8	-37.3	-62.1	-53.4	31.0	30.7
Other Demand and Time Liabilities ⁽²⁾	73.6	8.4	26.1	12.2	28.3	-23.7
Liabilities to Others						
Aggregate Deposits	64,358.2	472.1	4,499.7	5,267.4	8,451.5	7,778.8
		(0.7)	(8.6)	(8.9)	(17.6)	(13.7)
Demand	5,952.0	95.4	-761.9	-301.3	-250.4	296.9
Time	58,406.3	376.9	5,261.6	5,568.8	8,701.9	7,482.1
Borrowings ⁽³⁾	1,932.8	15.2	385.2	-131.7	625.1	234.2
Other Demand and Time Liabilities	3,666.3	125.6	126.1	-67.6	177.5	122.1
Borrowings from Reserve Bank	183.9	19.1	-41.6	96.4	-30.0	175.2
Cash in Hand and Balances with Reserve Bank	3,388.6	-329.8	306.7	-205.4	401.0	-413.1
Cash in hand	424.2	34.4	83.0	62.9	100.4	37.8
Balances with Reserve Bank	2,964.4	-364.2	223.6	-268.3	300.7	-450.9
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	804.2	-39.2	20.3	97.7	114.9	222.6
Money at Call and Short Notice	213.9	-1.7	2.8	-18.9	51.9	45.0
Advances to Banks	69.8	-2.0	-58.1	-66.0	28.0	2.2
Other Assets	715.0	12.2	16.7	11.1	180.8	7.6
Investments ⁽⁵⁾	19,902.5	321.7	2,314.0	2,524.6	2,447.8	2,572.3
		(1.6)	(15.4)	(14.5)	(16.4)	(14.8)
Government Securities	19,872.1	321.4	2,318.9	2,522.0	2,457.3	2,581.8
Other Approved Securities	30.3	0.3	-4.9	2.6	-9.5	-9.5
Bank Credit	48,597.5	438.1	2,397.6	2,479.0	6,514.5	6,779.1
		(0.9)	(6.1)	(5.4)	(18.5)	(16.2)
Food Credit	1,039.4	87.2	131.8	226.4	237.2	264.8
Non-food credit	47,558.1	350.9	2,265.8	2,252.6	6,277.3	6,514.3
Loans, Cash credit and Overdrafts	46,876.6	449.6	2,383.6	2,516.8	6,265.7	6,552.9
Inland Bills – Purchased	218.1	6.5	1.5	54.6	27.5	82.2
Discounted ⁽⁶⁾	925.3	-8.0	5.5	-54.5	154.9	121.1
Foreign Bills – Purchased	181.5	-6.7	0.4	-30.2	9.5	-4.8
Discounted	396.3	-3.1	6.6	-7.6	56.8	27.8
Cash-Deposit Ratio	5.27					
Investment-Deposit Ratio	30.92					
Credit-Deposit Ratio	75.51					

(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.