

3. Scheduled Commercial Banks – Business in India

(₹ crore)

<i>Item</i>	Outstanding as on Dec. 2, 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	71,384	1,575	1,498	-2,358	14,848	4,954
Borrowings from Banks ⁽¹⁾	23,171	-3,604	-9,786	-6,553	5,113	600
Other Demand and Time Liabilities ⁽²⁾	10,010	117	936	2,886	1,281	3,096
Liabilities to Others						
Aggregate Deposits	57,10,061	62,798	3,51,964	5,02,092	6,36,861	8,65,271
		(1.1)	(7.8)	(9.6)	(15.1)	(17.9)
Demand	5,72,518	13,143	-41,547	-69,187	75,949	-31,545
Time	51,37,543	49,655	3,93,511	5,71,279	5,60,912	8,96,816
Borrowings ⁽³⁾	1,69,332	1,795	14,952	37,991	15,568	50,102
Other Demand and Time Liabilities	3,60,360	12,225	5,363	18,556	9,851	25,576
Borrowings from Reserve Bank	2,273	-946	3,345	-2,758	3,387	-1,113
Cash in Hand and Balances with Reserve Bank	3,84,782	-12,090	27,025	35,274	81,564	50,789
Cash in Hand	36,748	-1,732	5,109	6,402	6,946	6,061
Balances with Reserve Bank	3,48,035	-10,359	21,917	28,872	74,618	44,728
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	57,574	2,463	-13,427	1,437	5,037	8,581
Money at Call and Short Notice	19,768	1,975	-5,660	3,162	2,955	7,760
Advances to Banks	6,214	-1,402	-5,709	-6,355	1,912	2,031
Other Assets	70,168	-208	6,997	1,095	26,915	18,708
Investments⁽⁵⁾	17,43,713	29,727	98,830	2,42,094	97,139	2,60,131
		(1.7)	(7.1)	(16.1)	(7.0)	(17.5)
Government Securities	17,38,236	28,328	1,00,348	2,41,088	99,551	2,59,494
Other Approved Securities	5,477	1,399	-1,518	1,006	-2,413	637
Bank Credit	42,35,421	46,377	3,52,813	2,93,338	6,75,083	6,37,820
		(1.1)	(10.9)	(7.4)	(23.1)	(17.7)
Food Credit	81,844	3,131	12,998	17,561	16,924	20,356
Non-food credit	41,53,577	43,246	3,39,814	2,75,777	6,58,159	6,17,464
Loans, Cash credit and Overdrafts	40,81,502	43,951	3,45,844	2,87,496	6,45,552	6,13,500
Inland Bills – Purchased	14,698	728	-660	1,254	896	3,344
Discounted ⁽⁶⁾	81,695	129	6,460	1,828	20,150	13,017
Foreign Bills – Purchased	19,120	996	1,660	537	1,599	1,327
Discounted	38,407	574	-492	2,223	6,886	6,632
Cash-Deposit Ratio	6.74					
Investment-Deposit Ratio	30.54					
Credit-Deposit Ratio	74.17					

(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.