

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Nov. 4, 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	70,027	742	-1,367	-3,715	11,530	6,463
Borrowings from Banks ⁽¹⁾	23,375	-1,274	-11,944	-6,349	2,954	2,961
Other Demand and Time Liabilities ⁽²⁾	9,873	-89	920	2,749	1,281	2,975
Liabilities to Others						
Aggregate Deposits	56,54,106	35,120	3,19,960	4,46,137	6,42,165	8,41,320
		(0.6)	(7.1)	(8.6)	(15.4)	(17.5)
Demand	5,64,735	-2,157	-55,055	-76,971	63,606	-25,820
Time	50,89,371	37,277	3,75,015	5,23,107	578,559	8,67,140
Borrowings ⁽³⁾	1,69,860	-3,227	3,073	38,519	10,667	62,509
Other Demand and Time Liabilities	3,55,030	-1,476	7,249	13,226	16,651	18,361
Borrowings from Reserve Bank	870	-198	3,829	-4,161	3,871	-3,000
Cash in Hand and Balances with Reserve Bank	3,80,014	-30,176	33,106	30,506	95,887	39,941
Cash in Hand	38,488	-1,273	3,035	8,142	4,127	9,875
Balances with Reserve Bank	3,41,527	-28,903	30,070	22,364	91,760	30,066
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	58,571	530	-15,743	2,434	1,149	11,893
Money at Call and Short Notice	15,180	-954	-5,968	-1,426	2,302	3,480
Advances to Banks	6,717	1,436	-5,937	-5,852	2,133	2,762
Other Assets	70,538	469	8,196	1,465	28,395	17,879
Investments⁽⁵⁾	17,31,638	24,989	1,03,479	2,30,019	1,20,399	2,43,407
		(1.5)	(7.5)	(15.3)	(8.8)	(16.4)
Government Securities	17,27,472	24,859	1,04,910	2,30,324	1,23,199	2,44,167
Other Approved Securities	4,166	130	-1,431	-305	-2,800	-761
Bank Credit	41,80,474	29,954	2,85,608	2,38,392	6,36,963	6,50,078
		(0.7)	(8.8)	(6.0)	(22.0)	(18.4)
Food Credit	77,464	8,542	5,259	13,181	11,636	23,715
Non-food credit	41,03,011	21,413	2,80,349	2,25,211	6,25,327	6,26,363
Loans, Cash credit and Overdrafts	40,31,256	33,223	2,83,640	2,37,249	6,11,598	6,25,458
Inland Bills – Purchased	13,638	526	-1,177	194	621	2,802
Discounted ⁽⁶⁾	80,262	-167	2,707	396	15,561	15,338
Foreign Bills – Purchased	18,526	-914	1,537	-57	1,746	856
Discounted	36,793	-2,713	-1,098	609	7,436	5,624
Cash-Deposit Ratio	6.72					
Investment-Deposit Ratio	30.63					
Credit-Deposit Ratio	73.94					

(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.