

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Oct. 21, 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	69,285	-775	-644	-4,457	12,587	4,998
Borrowings from Banks ⁽¹⁾	24,649	-3,496	-7,850	-5,076	7,096	141
Other Demand and Time Liabilities ⁽²⁾	9,962	-3	1,891	2,838	2,054	2,093
Liabilities to Others						
Aggregate Deposits	56,18,986	-5,946	3,84,766	4,11,017	7,22,187	7,41,394
		(-0.1)	(8.6)	(7.9)	(17.4)	(15.2)
Demand	5,66,892	-5,788	11,674	-74,814	1,21,951	-90,392
Time	50,52,094	-158	3,73,092	4,85,830	6,00,235	8,31,786
Borrowings ⁽³⁾	1,73,087	5,897	9,947	41,746	13,489	58,862
Other Demand and Time Liabilities	3,56,507	-8,008	44,795	14,702	64,023	-17,708
Borrowings from Reserve Bank	1,068	-2,256	4,052	-3,963	4,094	-3,025
Cash in Hand and Balances with Reserve Bank	4,10,190	45,169	-1,266	60,681	70,443	1,04,489
Cash in Hand	39,761	702	5,388	9,415	4,679	8,795
Balances with Reserve Bank	3,70,429	44,467	-6,654	51,266	65,764	95,693
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	58,041	-71	-16,207	1,904	-99	11,828
Money at Call and Short Notice	16,135	-6,542	-802	-471	9,420	-731
Advances to Banks	5,281	-3,147	-5,412	-7,287	2,555	801
Other Assets	70,069	-3,667	9,634	995	30,246	15,971
Investments⁽⁵⁾	17,06,649	-28,129	1,18,961	2,05,030	1,48,313	2,02,936
		(-1.6)	(8.6)	(13.7)	(10.9)	(13.5)
Government Securities	17,02,613	-28,166	1,20,061	2,05,465	1,50,796	2,04,157
Other Approved Securities	4,036	37	-1,100	-435	-2,483	-1,221
Bank Credit	41,50,520	1,922	2,34,711	2,08,437	6,11,234	6,71,021
		(-)	(7.2)	(5.3)	(21.3)	(19.3)
Food Credit	68,922	5,607	-1,275	4,639	11,202	21,707
Non-food credit	40,81,598	-3,685	2,35,985	2,03,798	6,00,031	6,49,314
Loans, Cash credit and Overdrafts	39,98,033	-201	2,35,965	2,04,026	5,90,589	6,39,910
Inland Bills – Purchased	13,112	-230	-1,865	-332	235	2,963
Discounted ⁽⁶⁾	80,429	191	1,994	563	14,171	16,217
Foreign Bills – Purchased	19,440	588	674	857	822	2,633
Discounted	39,506	1,575	-2,058	3,323	5,415	9,298
Cash-Deposit Ratio	7.30					
Investment-Deposit Ratio	30.37					
Credit-Deposit Ratio	73.87					

(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.