

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Aug. 12, 2011 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
			1	2	3	4
Liabilities to the Banking System						
Demand and Time Deposits from Banks	69,138	-442	-3,236	-4,604	11,071	7,442
Borrowings from Banks ⁽¹⁾	30,089	3,939	-7,722	365	-1,142	5,454
Other Demand and Time Liabilities ⁽²⁾	10,068	186	1,044	2,944	-7,182	3,046
Liabilities to Others						
Aggregate Deposits	54,91,450	10,318	1,46,221	2,83,481	5,80,978	8,52,403
		(0.2)	(3.3)	(5.4)	(14.3)	(18.4)
Demand	5,46,281	-20,595	-53,973	-95,424	59,319	-45,356
Time	49,45,169	30,912	2,00,194	3,78,905	5,21,659	8,97,759
Borrowings ⁽³⁾	1,56,966	4,691	18,802	25,625	16,372	33,886
Other Demand and Time Liabilities	3,63,500	11,826	-10,497	21,695	-9,402	44,577
Borrowings from Reserve Bank	1,116	-1,280	1,090	-3,915	1,132	-16
Cash in Hand and Balances with Reserve Bank	3,91,415	-3,746	15,623	41,906	98,568	68,825
Cash in Hand	33,795	-1,545	1,762	3,450	2,976	6,456
Balances with Reserve Bank	3,57,620	-2,201	13,861	38,457	95,592	62,368
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	52,366	2,196	-16,807	-3,771	-2,476	6,753
Money at Call and Short Notice	20,194	5,117	-5,421	3,588	-2,153	7,947
Advances to Banks	7,823	233	-4,170	-4,746	3,805	2,100
Other Assets	71,472	5,387	4,517	2,399	13,041	22,492
Investments⁽⁵⁾	16,85,773	4,516	69,152	1,84,153	1,10,744	2,31,868
		(0.3)	(5.0)	(12.3)	(8.2)	(15.9)
Government Securities	16,81,532	4,782	69,890	1,84,384	1,13,963	2,33,247
Other Approved Securities	4,241	-266	-738	-231	-3,219	-1,379
Bank Credit	40,48,457	43,091	1,22,677	1,06,374	5,66,961	6,80,992
		(1.1)	(3.8)	(2.7)	(20.2)	(20.2)
Food Credit	72,448	1,996	-1,562	8,165	-1,943	25,520
Non-food credit	39,76,009	41,095	1,24,239	98,209	5,68,904	6,55,471
Loans, Cash credit and Overdrafts	39,03,516	43,249	1,21,451	1,09,510	5,38,224	6,59,907
Inland Bills – Purchased	10,723	366	-2,162	-2,721	-988	870
Discounted ⁽⁶⁾	83,268	-14	3,339	3,402	20,546	17,711
Foreign Bills – Purchased	17,717	53	826	-866	1,785	758
Discounted	33,233	-562	-777	-2,950	7,393	1,745
Cash-Deposit Ratio	7.13					
Investment-Deposit Ratio	30.70					
Credit-Deposit Ratio	73.72					

(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.