

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Sep. 23, 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	68,852	471	1,606	-4,889	12,233	2,316
Borrowings from Banks ⁽¹⁾	24,583	-3,758	-10,120	-5,141	2,340	2,345
Other Demand and Time Liabilities ⁽²⁾	9,918	-408	2,820	2,794	2,589	1,120
Liabilities to Others						
Aggregate Deposits	55,30,267	8,232	2,18,449	3,22,298	5,92,672	8,18,992
		(0.1)	(4.9)	(6.2)	(14.4)	(17.4)
Demand	5,59,002	10,591	-29,478	-82,703	61,471	-57,129
Time	49,71,265	-2,359	2,47,927	4,05,001	5,31,200	8,76,121
Borrowings ⁽³⁾	1,72,129	5,113	15,677	40,788	25,514	52,174
Other Demand and Time Liabilities	3,60,421	-5,307	1,068	18,616	11,332	29,933
Borrowings from Reserve Bank	2,698	1,878	2,274	-2,334	2,316	382
Cash in Hand and Balances with Reserve Bank	3,86,105	-9,872	14,850	36,596	71,338	64,287
Cash in Hand	35,938	842	4,475	5,592	5,255	5,885
Balances with Reserve Bank	3,50,166	-10,714	10,375	31,003	66,084	58,402
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	54,680	2,188	-14,522	-1,457	-2,911	6,781
Money at Call and Short Notice	17,505	-3,506	-3,462	899	4,299	3,299
Advances to Banks	8,452	1,159	-5,330	-4,117	2,178	3,890
Other Assets	73,243	3,932	9,329	4,169	23,574	19,451
Investments⁽⁵⁾	17,00,199	-8,771	89,454	1,98,579	1,02,121	2,25,992
		(-0.5)	(6.5)	(13.2)	(7.4)	(15.3)
Government Securities	16,96,018	-8,489	90,453	1,98,870	1,04,765	2,27,171
Other Approved Securities	4,180	-283	-999	-291	-2,643	-1,179
Bank Credit	40,93,155	18,860	1,80,440	1,51,072	5,50,558	6,67,926
		(0.5)	(5.6)	(3.8)	(19.2)	(19.5)
Food Credit	68,245	-5,171	1,743	3,963	7,814	18,013
Non-food credit	40,24,910	24,030	1,78,698	1,47,110	5,42,744	6,49,913
Loans, Cash credit and Overdrafts	39,46,320	18,181	1,79,614	1,52,314	5,30,355	6,44,548
Inland Bills – Purchased	11,868	440	-1,805	-1,575	-178	1,659
Discounted ⁽⁶⁾	79,244	-2,181	226	-622	13,148	16,799
Foreign Bills – Purchased	18,533	1,202	963	-50	-174	1,438
Discounted	37,189	1,217	1,441	1,006	7,407	3,482
Cash-Deposit Ratio	6.98					
Investment-Deposit Ratio	30.74					
Credit-Deposit Ratio	74.01					

(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.