

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Oct. 7, 2011 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
		1	2	3	4	5
Liabilities to the Banking System						
Demand and Time Deposits from Banks	70,060	1,208	-1,925	-3,682	10,692	7,053
Borrowings from Banks ⁽¹⁾	28,145	3,562	-9,212	-1,580	5,964	4,999
Other Demand and Time Liabilities ⁽²⁾	9,965	46	962	2,840	665	3,024
Liabilities to Others						
Aggregate Deposits	56,24,932	94,665	3,00,026	4,16,963	6,30,253	8,32,080
		(1.7)	(6.7)	(8.0)	(15.1)	(17.4)
Demand	5,72,679	13,677	-43,519	-69,026	70,709	-29,411
Time	50,52,253	80,988	3,43,546	4,85,989	5,59,544	8,61,491
Borrowings ⁽³⁾	1,67,190	-4,939	15,157	35,850	21,066	47,755
Other Demand and Time Liabilities	3,64,515	4,094	-5,430	22,710	4,503	40,524
Borrowings from Reserve Bank	3,324	627	2,493	-1,707	2,535	790
Cash in Hand and Balances with Reserve Bank	3,65,021	-21,084	-3,849	15,512	90,423	61,902
Cash in Hand	39,058	3,120	1,983	8,713	3,591	11,498
Balances with Reserve Bank	3,25,962	-24,204	-5,831	6,799	86,832	50,404
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	58,113	3,433	-16,204	1,976	-1,773	11,896
Money at Call and Short Notice	22,677	5,172	-3,471	6,071	6,862	8,480
Advances to Banks	8,428	-24	-4,531	-4,141	3,192	3,067
Other Assets	73,736	493	6,488	4,663	26,004	22,785
Investments⁽⁵⁾	17,34,778	34,579	92,341	2,33,159	1,11,660	2,57,685
		(2.0)	(6.7)	(15.5)	(8.2)	(17.4)
Government Securities	17,30,778	34,760	93,331	2,33,631	1,14,176	2,59,053
Other Approved Securities	4,000	-181	-990	-472	-2,515	-1,368
Bank Credit	41,48,598	55,443	2,28,271	2,06,515	5,84,064	6,75,538
		(1.4)	(7.0)	(5.2)	(20.2)	(19.5)
Food Credit	63,315	-4,930	1,265	-968	7,034	13,561
Non-food credit	40,85,282	60,373	2,27,006	2,07,483	5,77,031	6,61,978
Loans, Cash credit and Overdrafts	39,98,234	51,914	2,23,574	2,04,228	5,59,543	6,52,502
Inland Bills – Purchased	13,341	1,473	-1,542	-103	-47	2,869
Discounted ⁽⁶⁾	80,239	995	6,550	373	19,371	11,471
Foreign Bills – Purchased	18,852	319	716	269	434	2,004
Discounted	37,931	742	-1,027	1,748	4,763	6,692
Cash-Deposit Ratio	6.49					
Investment-Deposit Ratio	30.84					
Credit-Deposit Ratio	73.75					

(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.