

3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Dec. 16, 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	72,245	861	1,569	-1,497	13,626	5,745
Borrowings from Banks ⁽¹⁾	30,584	7,413	-3,040	860	11,668	1,266
Other Demand and Time Liabilities ⁽²⁾	10,025	15	1,125	2,901	1,540	2,922
Liabilities to Others						
Aggregate Deposits	56,72,592	-37,469	3,13,402	4,64,623	6,21,869	8,66,365
		(-0.7)	(7.0)	(8.9)	(14.9)	(18.0)
Demand	5,59,935	-12,583	-67,096	-81,770	52,997	-18,578
Time	51,12,657	-24,886	3,80,498	5,46,393	5,68,872	8,84,943
Borrowings ⁽³⁾	1,70,209	877	19,873	38,868	10,293	46,058
Other Demand and Time Liabilities	3,60,013	-347	5,832	18,209	15,649	24,761
Borrowings from Reserve Bank	3,828	1,555	4,179	-1,204	4,058	-393
Cash in Hand and Balances with Reserve Bank	3,86,863	2,080	30,482	37,354	81,941	49,413
Cash in Hand	37,203	456	4,140	6,858	4,626	7,486
Balances with Reserve Bank	3,49,659	1,624	26,342	30,496	77,315	41,927
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	58,263	689	-12,557	2,126	1,131	8,399
Money at Call and Short Notice	21,475	1,708	163	4,869	9,231	3,644
Advances to Banks	6,533	319	-3,744	-6,036	4,070	385
Other Assets	72,598	2,430	4,959	3,525	24,279	23,176
Investments⁽⁵⁾	16,78,851	-64,862	60,791	1,77,232	96,004	2,33,308
		(-3.7)	(4.4)	(11.8)	(7.1)	(16.1)
Government Securities	16,75,247	-62,989	62,387	1,78,099	98,399	2,34,465
Other Approved Securities	3,605	-1,872	-1,596	-867	-2,392	-1,157
Bank Credit	42,66,983	31,562	3,99,781	3,24,900	7,02,290	6,22,414
		(0.7)	(12.3)	(8.2)	(23.9)	(17.1)
Food Credit	82,905	1,061	14,032	18,623	17,484	20,384
Non-food credit	41,84,077	30,501	3,85,749	3,06,278	6,84,806	6,02,030
Loans, Cash credit and Overdrafts	41,10,089	28,587	3,92,265	3,16,082	6,74,457	5,95,666
Inland Bills – Purchased	14,414	-284	-128	970	887	2,528
Discounted ⁽⁶⁾	82,419	724	4,636	2,552	16,020	15,564
Foreign Bills – Purchased	19,959	840	1,824	1,376	2,396	2,003
Discounted	40,102	1,696	1,184	3,919	8,531	6,653
Cash-Deposit Ratio	6.82					
Investment-Deposit Ratio	29.60					
Credit-Deposit Ratio	75.22					

(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.