

3. Scheduled Commercial Banks – Business in India

(₹ crore)

<i>Item</i>	Outstanding as on Aug. 26, 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	71,603	2,466	–3,102	–2,138	10,867	9,775
Borrowings from Banks ⁽¹⁾	23,727	–6,362	–6,192	–5,997	3,397	–2,439
Other Demand and Time Liabilities ⁽²⁾	9,963	–106	1,102	2,838	–6,380	2,882
Liabilities to Others						
Aggregate Deposits	55,09,100	17,650	1,81,291	3,01,131	5,93,405	8,34,984
		(0.3)	(4.0)	(5.8)	(14.5)	(17.9)
Demand	5,58,689	12,408	–40,938	–83,016	66,836	–45,982
Time	49,50,411	5,242	2,22,229	3,84,147	5,26,569	8,80,966
Borrowings ⁽³⁾	1,62,542	5,576	24,683	31,201	10,895	33,581
Other Demand and Time Liabilities	3,60,553	–2,947	–5,350	18,748	6,443	36,482
Borrowings from Reserve Bank	1,701	585	853	–3,330	895	806
Cash in Hand and Balances with Reserve Bank	3,97,721	6,306	18,941	48,212	91,994	71,812
Cash in Hand	35,308	1,512	3,501	4,962	5,594	6,229
Balances with Reserve Bank	3,62,414	4,794	15,440	43,251	86,399	65,583
Assets with the Banking System						
Balances with Other Banks ⁽⁴⁾	50,151	–2,215	–17,221	–5,986	–815	4,952
Money at Call and Short Notice	15,649	–4,545	–3,124	–957	2,826	1,104
Advances to Banks	7,510	–312	–3,528	–5,059	4,667	1,146
Other Assets	72,172	699	6,794	3,098	15,299	20,915
Investments⁽⁵⁾	17,00,423	14,650	93,131	1,98,804	1,11,891	2,22,540
		(0.9)	(6.7)	(13.2)	(8.2)	(15.1)
Government Securities	16,96,217	14,685	93,944	1,99,069	1,15,205	2,23,878
Other Approved Securities	4,206	–35	–814	–266	–3,315	–1,338
Bank Credit	40,44,862	–3,595	1,09,189	1,02,779	5,47,237	6,90,884
		(–0.1)	(3.4)	(2.6)	(19.5)	(20.6)
Food Credit	73,581	1,134	–1,204	9,299	–1,826	26,296
Non-food credit	39,71,280	–4,729	1,10,393	93,481	5,49,063	6,64,588
Loans, Cash credit and Overdrafts	39,01,565	–1,952	1,10,606	1,07,558	5,23,061	6,68,801
Inland Bills – Purchased	11,008	286	–2,286	–2,436	–437	1,280
Discounted ⁽⁶⁾	81,243	–2,025	1,085	1,377	17,616	17,940
Foreign Bills – Purchased	17,385	–332	265	–1,198	945	987
Discounted	33,662	428	–481	–2,522	6,052	1,876
Cash-Deposit Ratio	7.22					
Investment-Deposit Ratio	30.87					
Credit-Deposit Ratio	73.42					

(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.