

### 3. Scheduled Commercial Banks – Business in India

(₹ crore)

Item	Outstanding as on Nov. 25, 2011 #	Variation over				
		Month	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
	1	2	3	4	5	6
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	68,625	-1,263	-2,146	-5,116	12,754	5,841
Borrowings from Banks <sup>(1)</sup>	22,171	-4,895	-10,879	-7,553	2,650	692
Other Demand and Time Liabilities <sup>(2)</sup>	10,047	75	1,073	2,923	1,489	2,996
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>56,58,288</b>	<b>19,568</b>	<b>3,01,550</b>	<b>4,50,319</b>	<b>5,93,715</b>	<b>8,63,912</b>
		<b>(0.3)</b>	<b>(6.7)</b>	<b>(8.6)</b>	<b>(14.1)</b>	<b>(18.0)</b>
Demand	5,72,001	-9,275	-51,107	-69,704	63,034	-22,502
Time	50,86,287	28,843	3,52,657	5,20,023	5,30,681	8,86,414
Borrowings <sup>(3)</sup>	1,78,974	-13,737	31,589	47,633	7,717	43,107
Other Demand and Time Liabilities	3,53,531	-1,889	-5,475	11,726	8,247	29,585
<b>Borrowings from Reserve Bank</b>	<b>5,832</b>	<b>2,087</b>	<b>4,540</b>	<b>801</b>	<b>4,582</b>	<b>1,251</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>4,09,372</b>	<b>18,192</b>	<b>35,007</b>	<b>59,863</b>	<b>85,597</b>	<b>67,398</b>
Cash in Hand	37,993	-2,317	5,519	7,647	3,329	6,896
Balances with Reserve Bank	3,71,379	20,509	29,488	52,216	82,268	60,502
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	55,848	-3,200	-17,590	-289	868	11,017
Money at Call and Short Notice	11,942	-5,747	-6,187	-4,664	1,073	461
Advances to Banks	7,075	1,101	-5,702	-5,494	2,196	2,885
Other Assets	69,873	-1,411	7,795	800	27,661	17,615
<b>Investments<sup>(5)</sup></b>	<b>17,09,264</b>	<b>4,551</b>	<b>81,880</b>	<b>2,07,645</b>	<b>83,931</b>	<b>2,42,632</b>
		<b>(0.3)</b>	<b>(5.9)</b>	<b>(13.8)</b>	<b>(6.1)</b>	<b>(16.5)</b>
Government Securities	17,05,167	4,474	83,396	2,08,019	86,350	2,43,376
Other Approved Securities	4,098	77	-1,516	-373	-2,419	-744
<b>Bank Credit</b>	<b>41,95,530</b>	<b>37,123</b>	<b>3,23,592</b>	<b>2,53,448</b>	<b>6,59,239</b>	<b>6,27,150</b>
		<b>(0.9)</b>	<b>(10.0)</b>	<b>(6.4)</b>	<b>(22.7)</b>	<b>(17.6)</b>
Food Credit	78,499	5,822	10,635	14,216	16,770	19,374
Non-food credit	41,17,031	31,302	3,12,957	2,39,232	6,42,469	6,07,776
Loans, Cash credit and Overdrafts	40,43,019	34,870	3,17,748	2,49,013	6,31,281	6,03,113
Inland Bills – Purchased	13,937	654	-1,142	493	740	3,065
Discounted <sup>(6)</sup>	81,335	779	5,860	1,468	20,641	13,256
Foreign Bills – Purchased	18,826	405	1,253	243	661	1,441
Discounted	38,414	416	-128	2,230	5,917	6,275
<b>Cash-Deposit Ratio</b>	<b>7.23</b>					
<b>Investment-Deposit Ratio</b>	<b>30.21</b>					
<b>Credit-Deposit Ratio</b>	<b>74.15</b>					

(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 :** 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.