

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

(₹ Billion)

Item	Outstanding as on Jul. 27, 2012 #	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-2012	2012-2013	2011	2012
		1	2	3	4	5
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	757.2	-13.5	-45.0	-85.3	61.9	64.8
Borrowings from Banks <sup>(1)</sup>	276.0	-43.7	-35.7	-43.3	-37.9	14.4
Other Demand and Time Liabilities <sup>(2)</sup>	72.7	5.6	27.5	11.2	24.4	-26.1
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>62,439.6</b>	<b>222.1</b>	<b>2,774.1</b>	<b>3,348.8</b>	<b>8,106.3</b>	<b>7,585.8</b>
		<b>(0.4)</b>	<b>(5.3)</b>	<b>(5.7)</b>	<b>(17.3)</b>	<b>(13.8)</b>
Demand	5,924.7	110.2	-746.0	-328.6	-545.3	253.6
Time	56,515.0	111.9	3,520.1	3,677.4	8,651.7	7,332.2
Borrowings <sup>(3)</sup>	1,980.4	-16.2	209.3	-84.1	234.4	457.6
Other Demand and Time Liabilities	3,594.9	-40.0	86.1	-138.9	130.4	90.8
<b>Borrowings from Reserve Bank</b>	<b>109.2</b>	<b>-44.4</b>	<b>-26.4</b>	<b>21.6</b>	<b>3.5</b>	<b>85.2</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,615.7</b>	<b>34.1</b>	<b>457.2</b>	<b>21.7</b>	<b>659.6</b>	<b>-336.6</b>
Cash in hand	379.1	-7.9	50.7	17.8	64.4	25.0
Balances with Reserve Bank	3,236.6	42.0	406.6	3.9	595.2	-361.6
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	773.2	34.7	-61.4	66.7	20.4	273.3
Money at Call and Short Notice	184.2	-24.5	-1.7	-48.5	-29.4	19.9
Advances to Banks	117.2	-32.6	-52.2	-18.7	16.3	43.7
Other Assets	709.1	-8.6	-3.6	5.1	178.7	21.9
<b>Investments <sup>(5)</sup></b>	<b>19,158.6</b>	<b>171.8</b>	<b>1,815.8</b>	<b>1,780.7</b>	<b>2,286.0</b>	<b>2,326.6</b>
		<b>(0.9)</b>	<b>(12.1)</b>	<b>(10.2)</b>	<b>(15.7)</b>	<b>(13.8)</b>
Government Securities	19,129.8	171.8	1,816.4	1,779.6	2,298.8	2,341.9
Other Approved Securities	28.9	0.1	-0.6	1.2	-12.8	-15.3
<b>Bank Credit</b>	<b>47,029.7</b>	<b>-214.7</b>	<b>692.9</b>	<b>911.2</b>	<b>6,313.7</b>	<b>6,916.0</b>
		<b>(-0.5)</b>	<b>(1.8)</b>	<b>(2.0)</b>	<b>(18.7)</b>	<b>(17.2)</b>
Food Credit	977.9	-49.7	61.7	164.8	190.3	273.4
Non-food credit	46,051.8	-165.0	631.2	746.3	6,123.4	6,642.7
Loans, Cash credit and Overdrafts	45,318.2	-205.2	715.9	958.4	6,094.2	6,662.2
Inland Bills – Purchased	169.2	2.4	-27.3	5.8	9.4	62.0
Discounted <sup>(6)</sup>	973.7	2.6	36.4	-6.0	177.6	138.7
Foreign Bills – Purchased	189.6	-11.2	-9.1	-22.1	5.3	12.9
Discounted	379.0	-3.4	-23.1	-24.9	27.3	40.2
<b>Cash-Deposit Ratio</b>	<b>5.79</b>					
<b>Investment-Deposit Ratio</b>	<b>30.68</b>					
<b>Credit-Deposit Ratio</b>	<b>75.32</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.

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