

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

(₹ crore)

Item	Outstanding as on Dec. 2, 2011 #	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
			1	2	3	4
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	71,384	1,575	1,498	-2,358	14,848	4,954
Borrowings from Banks <sup>(1)</sup>	23,171	-3,604	-9,786	-6,553	5,113	600
Other Demand and Time Liabilities <sup>(2)</sup>	10,010	117	936	2,886	1,281	3,096
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>57,10,061</b>	<b>62,798</b>	<b>3,51,964</b>	<b>5,02,092</b>	<b>6,36,861</b>	<b>8,65,271</b>
		(1.1)	(7.8)	(9.6)	(15.1)	(17.9)
Demand	5,72,518	13,143	-41,547	-69,187	75,949	-31,545
Time	51,37,543	49,655	3,93,511	5,71,279	5,60,912	8,96,816
Borrowings <sup>(3)</sup>	1,69,332	1,795	14,952	37,991	15,568	50,102
Other Demand and Time Liabilities	3,60,360	12,225	5,363	18,556	9,851	25,576
<b>Borrowings from Reserve Bank</b>	<b>2,273</b>	<b>-946</b>	<b>3,345</b>	<b>-2,758</b>	<b>3,387</b>	<b>-1,113</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,84,782</b>	<b>-12,090</b>	<b>27,025</b>	<b>35,274</b>	<b>81,564</b>	<b>50,789</b>
Cash in Hand	36,748	-1,732	5,109	6,402	6,946	6,061
Balances with Reserve Bank	3,48,035	-10,359	21,917	28,872	74,618	44,728
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	57,574	2,463	-13,427	1,437	5,037	8,581
Money at Call and Short Notice	19,768	1,975	-5,660	3,162	2,955	7,760
Advances to Banks	6,214	-1,402	-5,709	-6,355	1,912	2,031
Other Assets	70,168	-208	6,997	1,095	26,915	18,708
<b>Investments<sup>(5)</sup></b>	<b>17,43,713</b>	<b>29,727</b>	<b>98,830</b>	<b>2,42,094</b>	<b>97,139</b>	<b>2,60,131</b>
		(1.7)	(7.1)	(16.1)	(7.0)	(17.5)
Government Securities	17,38,236	28,328	1,00,348	2,41,088	99,551	2,59,494
Other Approved Securities	5,477	1,399	-1,518	1,006	-2,413	637
<b>Bank Credit</b>	<b>42,35,421</b>	<b>46,377</b>	<b>3,52,813</b>	<b>2,93,338</b>	<b>6,75,083</b>	<b>6,37,820</b>
		(1.1)	(10.9)	(7.4)	(23.1)	(17.7)
Food Credit	81,844	3,131	12,998	17,561	16,924	20,356
Non-food credit	41,53,577	43,246	3,39,814	2,75,777	6,58,159	6,17,464
Loans, Cash credit and Overdrafts	40,81,502	43,951	3,45,844	2,87,496	6,45,552	6,13,500
Inland Bills – Purchased	14,698	728	-660	1,254	896	3,344
Discounted <sup>(6)</sup>	81,695	129	6,460	1,828	20,150	13,017
Foreign Bills – Purchased	19,120	996	1,660	537	1,599	1,327
Discounted	38,407	574	-492	2,223	6,886	6,632
<b>Cash-Deposit Ratio</b>	<b>6.74</b>					
<b>Investment-Deposit Ratio</b>	<b>30.54</b>					
<b>Credit-Deposit Ratio</b>	<b>74.17</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 : Includes the impact of mergers since May 3, 2002.