

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

(₹ crore)

<i>Item</i>	Outstanding as on Jul. 15 # 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	69,189	-7,544	-2,804	-4,553	9,871	7,062
Borrowings from Banks <sup>(1)</sup>	34,985	9,925	-2,288	5,261	9,167	4,915
Other Demand and Time Liabilities <sup>(2)</sup>	9,912	-226	1,580	2,787	-7,640	2,354
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>54,17,244</b>	<b>-71,438</b>	<b>1,03,899</b>	<b>2,09,275</b>	<b>5,88,142</b>	<b>8,20,519</b>
		(-1.3)	(2.3)	(4.0)	(14.7)	(17.9)
Demand	5,44,961	-58,074	-68,616	-96,744	82,925	-32,033
Time	48,72,283	-13,363	1,72,514	3,06,019	5,05,217	8,52,552
Borrowings <sup>(3)</sup>	1,47,435	-11,375	14,986	16,094	16,532	28,171
Other Demand and Time Liabilities	3,51,310	-11,065	-9,232	9,506	12,627	31,121
<b>Borrowings from Reserve Bank</b>	<b>3,957</b>	<b>2,210</b>	<b>2,676</b>	<b>-1,075</b>	<b>2,253</b>	<b>1,239</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,83,185</b>	<b>-33,003</b>	<b>10,808</b>	<b>33,676</b>	<b>80,374</b>	<b>65,409</b>
Cash in Hand	34,147	-835	2,802	3,801	3,866	5,768
Balances with Reserve Bank	3,49,038	-32,168	8,007	29,875	76,508	59,642
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	49,683	-8,430	-11,872	-6,455	1,764	-866
Money at Call and Short Notice	22,555	7,840	482	5,949	6,318	4,405
Advances to Banks	9,227	-2,408	-3,970	-3,342	4,350	3,305
Other Assets	64,965	-11,174	3,763	-4,108	10,925	16,739
<b>Investments<sup>(5)</sup></b>	<b>16,72,123</b>	<b>68,697</b>	<b>56,820</b>	<b>1,70,504</b>	<b>1,23,467</b>	<b>2,30,550</b>
		(4.3)	(4.1)	(11.4)	(9.4)	(16.0)
Government Securities	16,67,277	68,755	57,456	1,70,129	1,26,865	2,31,427
Other Approved Securities	4,845	-58	-636	374	-3,398	-876
<b>Bank Credit</b>	<b>40,14,556</b>	<b>-71,771</b>	<b>1,19,379</b>	<b>72,473</b>	<b>5,90,666</b>	<b>6,50,389</b>
		(-1.8)	(3.7)	(1.8)	(21.3)	(19.3)
Food Credit	76,440	-3,168	-3,085	12,157	-2,744	31,035
Non-Food credit	39,38,116	-68,603	1,22,464	60,316	5,93,410	6,19,354
Loans, Cash-credit and Overdrafts	38,67,855	-68,776	1,18,024	73,849	5,61,067	6,27,673
Inland Bills- Purchased	10,681	-1,646	-2,074	-2,763	-717	742
Discounted <sup>(6)</sup>	84,109	-400	3,231	4,243	20,984	18,659
Foreign Bills- Purchased	17,683	-740	313	-900	723	1,238
Discounted	34,227	-209	-115	-1,956	8,610	2,077
<b>Cash-Deposit Ratio</b>	<b>7.07</b>					
<b>Investment-Deposit Ratio</b>	<b>30.87</b>					
<b>Credit-Deposit Ratio</b>	<b>74.11</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 account. (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.