

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

(₹ crore)

Item	Outstanding as on Apr. 22 # 2011	Variation over				
		Fortnight	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
1	2	3	4	5	6	7
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	70,945	-2,895	-2,170	-743	11,813	8,183
Borrowings from Banks <sup>(1)</sup>	27,310	-272	-12,212	-2,257	-6,801	7,165
Other Demand and Time Liabilities <sup>(2)</sup>	10,207	-169	1,512	3,074	-12,337	2,717
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>53,19,432</b>	<b>-5,521</b>	<b>18,024</b>	<b>1,14,729</b>	<b>5,91,179</b>	<b>8,08,582</b>
		<b>(-0.1)</b>	<b>(0.4)</b>	<b>(2.2)</b>	<b>(15.1)</b>	<b>(17.9)</b>
Demand	5,83,960	-41,762	-62,644	-55,062	81,624	995
Time	47,35,471	36,241	80,668	1,69,790	5,09,554	8,07,588
Borrowings <sup>(3)</sup>	1,31,817	-8,346	11,553	152	11,719	15,987
Other Demand and Time Liabilities	3,57,849	-932	-16,019	15,497	14,581	44,448
<b>Borrowings from Reserve Bank</b>	<b>1,105</b>	<b>40</b>	<b>-42</b>	<b>-3,926</b>	<b>-2,902</b>	<b>1,105</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,70,605</b>	<b>65,025</b>	<b>-4,274</b>	<b>21,282</b>	<b>56,503</b>	<b>67,912</b>
Cash in Hand	30,614	2,072	517	454	2,758	4,518
Balances with Reserve Bank	3,39,991	62,952	-4,792	20,828	53,746	63,393
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	53,572	-1,920	-7,973	-1,310	2,382	-875
Money at Call and Short Notice	13,559	-478	-8,124	-2,789	-4,672	4,015
Advances to Banks	11,538	-1,221	-1,538	-53	6,021	3,184
Other Assets	62,392	-5,243	-5,318	-2,747	-7,994	23,247
<b>Investments<sup>(5)</sup></b>	<b>15,53,104</b>	<b>-15,217</b>	<b>55,106</b>	<b>53,065</b>	<b>2,03,766</b>	<b>1,13,246</b>
		<b>(-1.0)</b>	<b>(4.0)</b>	<b>(3.5)</b>	<b>(16.5)</b>	<b>(7.9)</b>
Government Securities	15,48,702	-15,125	55,191	53,235	2,07,871	1,15,116
Other Approved Securities	4,402	-92	-86	-170	-4,106	-1,870
<b>Bank Credit</b>	<b>39,19,000</b>	<b>-37,407</b>	<b>-29,509</b>	<b>-19,659</b>	<b>4,70,790</b>	<b>7,03,721</b>
		<b>(-0.9)</b>	<b>(-0.9)</b>	<b>(-0.5)</b>	<b>(17.2)</b>	<b>(21.9)</b>
Food Credit	43,628	-6,299	-510	-20,654	-997	-4,351
Non-Food credit	38,75,372	-31,108	-28,999	996	4,71,786	7,08,072
Loans, Cash-credit and Overdrafts	37,72,128	-32,615	-26,974	-18,342	4,47,628	6,76,944
Inland Bills- Purchased	12,999	-859	-1,164	-495	-772	2,149
Discounted <sup>(6)</sup>	79,478	-3,143	-776	-244	17,501	18,035
Foreign Bills- Purchased	17,313	-1,173	-965	-1,293	-1,494	2,146
Discounted	37,083	383	370	716	7,926	4,447
<b>Cash-Deposit Ratio</b>	<b>6.97</b>					
<b>Investment-Deposit Ratio</b>	<b>29.20</b>					
<b>Credit-Deposit Ratio</b>	<b>73.67</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.