

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

(₹ crore)

Item	Outstanding as on Sep. 30, 2011 #	Variation over				
		Month	Financial year so far		Year-on-year	
			2010-2011	2011-2012	2010	2011
		1	2	3	4	5
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	75,593	3,990	-1,925	1,852	10,692	12,587
Borrowings from Banks <sup>(1)</sup>	21,797	-1,930	-9,212	-7,927	5,964	-1,349
Other Demand and Time Liabilities <sup>(2)</sup>	9,981	19	962	2,857	665	3,041
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>57,07,694</b>	<b>1,98,594</b>	<b>3,00,026</b>	<b>4,99,725</b>	<b>6,30,253</b>	<b>9,14,842</b>
		(3.6)	(6.7)	(9.6)	(15.1)	(19.1)
Demand	6,45,524	86,835	-43,519	3,819	70,709	43,434
Time	50,62,170	1,11,758	3,43,546	4,95,906	5,59,544	8,71,407
Borrowings <sup>(3)</sup>	1,89,586	27,044	15,157	58,245	21,066	70,151
Other Demand and Time Liabilities	3,57,132	-3,421	-5,430	15,328	4,503	33,141
<b>Borrowings from Reserve Bank</b>	<b>3,953</b>	<b>2,252</b>	<b>2,493</b>	<b>-1,079</b>	<b>2,535</b>	<b>1,418</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>4,39,112</b>	<b>41,391</b>	<b>-3,849</b>	<b>89,603</b>	<b>90,423</b>	<b>1,35,993</b>
Cash in Hand	36,592	1,285	1,983	6,246	3,591	9,032
Balances with Reserve Bank	4,02,520	40,106	-5,831	83,357	86,832	1,26,961
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	60,261	10,110	-16,204	4,124	-1,773	14,045
Money at Call and Short Notice	13,882	-1,767	-3,471	-2,725	6,862	-315
Advances to Banks	12,024	4,514	-4,531	-544	3,192	6,664
Other Assets	83,168	10,996	6,488	14,094	26,004	32,216
<b>Investments<sup>(5)</sup></b>	<b>16,80,811</b>	<b>-19,612</b>	<b>92,341</b>	<b>1,79,192</b>	<b>1,11,660</b>	<b>2,03,718</b>
		(-1.2)	(6.7)	(11.9)	(8.2)	(13.8)
Government Securities	16,76,686	-19,532	93,331	1,79,538	1,14,176	2,04,960
Other Approved Securities	4,126	-80	-990	-346	-2,515	-1,242
<b>Bank Credit</b>	<b>42,17,131</b>	<b>1,72,269</b>	<b>2,28,271</b>	<b>2,75,048</b>	<b>5,84,064</b>	<b>7,44,072</b>
		(4.3)	(7.0)	(7.0)	(20.2)	(21.4)
Food Credit	69,299	-4,282	1,265	5,016	7,034	19,545
Non-food credit	41,47,832	1,76,551	2,27,006	2,70,032	5,77,031	7,24,527
Loans, Cash credit and Overdrafts	40,64,612	1,63,047	2,23,574	2,70,605	5,59,543	7,18,880
Inland Bills – Purchased	14,069	3,061	-1,542	625	-47	3,597
Discounted <sup>(6)</sup>	80,835	-408	6,550	969	19,371	12,067
Foreign Bills – Purchased	19,487	2,103	716	905	434	2,639
Discounted	38,128	4,466	-1,027	1,944	4,763	6,889
<b>Cash-Deposit Ratio</b>	<b>7.69</b>					
<b>Investment-Deposit Ratio</b>	<b>29.45</b>					
<b>Credit-Deposit Ratio</b>	<b>73.89</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.

3. Year on year variation are over the level of reporting Friday of the previous year.