

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

(₹ crore)

Item	Outstanding as on May 6 # 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	70,888	-56	-3,743	-2,853	9,374	9,700
Borrowings from Banks <sup>(1)</sup>	29,559	2,248	-12,897	-166	-5,067	10,098
Other Demand and Time Liabilities <sup>(2)</sup>	10,089	-118	1,487	2,965	-11,515	2,625
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>53,16,009</b>	<b>-3,422</b>	<b>48,657</b>	<b>1,08,040</b>	<b>5,91,701</b>	<b>7,74,526</b>
		<b>(-0.1)</b>	<b>(1.1)</b>	<b>(2.1)</b>	<b>(15.0)</b>	<b>(17.1)</b>
Demand	5,71,552	-12,408	-67,972	-70,153	82,870	-6,086
Time	47,44,457	8,986	1,16,629	1,78,193	5,08,832	7,80,612
Borrowings <sup>(3)</sup>	1,35,551	3,734	5,182	4,211	6,852	26,091
Other Demand and Time Liabilities	3,74,263	16,413	-5,820	32,458	-22,982	50,663
<b>Borrowings from Reserve Bank</b>	<b>1,556</b>	<b>451</b>	<b>-42</b>	<b>-3,475</b>	<b>—</b>	<b>1,556</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,62,103</b>	<b>-8,502</b>	<b>12,073</b>	<b>12,594</b>	<b>99,522</b>	<b>43,062</b>
Cash in Hand	31,146	532	92	800	367	5,476
Balances with Reserve Bank	3,30,957	-9,034	11,981	11,794	99,155	37,586
<b>Assets with the Banking System</b>						
Balance with Other Banks <sup>(4)</sup>	51,668	-1,904	-10,524	-4,469	-1,636	-228
Money at Call and Short Notice	15,653	2,093	-8,138	-954	-4,675	6,122
Advances to Banks	12,520	982	-3,364	-49	4,219	5,992
Other Assets	59,675	-2,718	-5,843	-9,399	-3,784	21,054
<b>Investments<sup>(5)</sup></b>	<b>15,69,843</b>	<b>16,739</b>	<b>45,459</b>	<b>68,224</b>	<b>1,61,601</b>	<b>1,39,632</b>
		<b>(1.1)</b>	<b>(3.3)</b>	<b>(4.5)</b>	<b>(12.7)</b>	<b>(9.8)</b>
Government Securities	15,65,269	16,567	45,555	68,121	1,65,683	1,41,319
Other Approved Securities	4,574	172	-97	103	-4,082	-1,687
<b>Bank Credit</b>	<b>39,57,384</b>	<b>38,384</b>	<b>-14,195</b>	<b>15,302</b>	<b>4,77,597</b>	<b>7,26,791</b>
		<b>(1.0)</b>	<b>(-0.4)</b>	<b>(0.4)</b>	<b>(17.3)</b>	<b>(22.5)</b>
Food Credit	59,026	15,397	4,138	-5,257	-2,591	6,398
Non-Food credit	38,98,359	22,987	-18,333	20,559	4,80,188	7,20,392
Loans, Cash-credit and Overdrafts	38,09,814	37,685	-13,029	15,807	4,51,193	7,00,684
Inland Bills- Purchased	12,785	-214	-1,123	-659	-875	1,894
Discounted <sup>(6)</sup>	80,880	1,402	1,184	1,014	19,675	17,478
Foreign Bills- Purchased	17,877	564	-890	-706	-796	2,634
Discounted	36,029	-1,054	-337	-154	8,400	4,100
<b>Cash-Deposit Ratio</b>	<b>6.81</b>					
<b>Investment-Deposit Ratio</b>	<b>29.53</b>					
<b>Credit-Deposit Ratio</b>	<b>74.44</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.