

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

(₹ crore)

Item	Outstanding as on Sep. 9, 2011 #	Variation over				
		Fortnight	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	68,382	-3,221	-1,861	-5,360	11,076	5,312
Borrowings from Banks <sup>(1)</sup>	28,341	4,614	-10,914	-1,383	-235	6,897
Other Demand and Time Liabilities <sup>(2)</sup>	10,326	363	1,702	3,202	1,219	2,646
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>55,22,035</b>	<b>12,935</b>	<b>2,05,037</b>	<b>3,14,066</b>	<b>6,11,393</b>	<b>8,24,172</b>
		<b>(0.2)</b>	<b>(4.6)</b>	<b>(6.0)</b>	<b>(15.0)</b>	<b>(17.5)</b>
Demand	5,48,412	-10,277	-54,849	-93,294	64,997	-42,349
Time	49,73,624	23,212	2,59,886	4,07,360	5,46,395	8,66,522
Borrowings <sup>(3)</sup>	1,67,016	4,474	30,868	35,675	29,432	31,870
Other Demand and Time Liabilities	3,65,727	5,174	3,253	23,923	4,908	33,053
<b>Borrowings from Reserve Bank</b>	<b>819</b>	<b>-882</b>	<b>835</b>	<b>-4,212</b>	<b>877</b>	<b>-58</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,95,977</b>	<b>-1,744</b>	<b>40,009</b>	<b>46,468</b>	<b>98,635</b>	<b>49,000</b>
Cash in Hand	35,097	-211	4,050	4,751	7,492	5,469
Balances with Reserve Bank	3,60,880	-1,533	35,959	41,717	91,142	43,531
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	52,492	2,341	-15,938	-3,645	-1,458	6,009
Money at Call and Short Notice	21,011	5,362	-3,965	4,405	4,613	7,308
Advances to Banks	7,293	-217	-4,898	-5,276	3,206	2,299
Other Assets	69,310	-2,861	7,554	237	23,879	17,294
<b>Investments<sup>(5)</sup></b>	<b>17,08,970</b>	<b>8,547</b>	<b>75,157</b>	<b>2,07,351</b>	<b>1,13,086</b>	<b>2,49,060</b>
		<b>(0.5)</b>	<b>(5.4)</b>	<b>(13.8)</b>	<b>(8.4)</b>	<b>(17.1)</b>
Government Securities	17,04,507	8,289	75,991	2,07,359	1,15,735	2,50,121
Other Approved Securities	4,463	258	-834	-8	-2,649	-1,061
<b>Bank Credit</b>	<b>40,74,295</b>	<b>29,433</b>	<b>1,38,618</b>	<b>1,32,213</b>	<b>5,58,869</b>	<b>6,90,889</b>
		<b>(0.7)</b>	<b>(4.3)</b>	<b>(3.4)</b>	<b>(19.8)</b>	<b>(20.4)</b>
Food Credit	73,416	-165	2,629	9,133	3,346	22,298
Non-food credit	40,00,879	29,599	1,35,989	1,23,079	5,55,523	6,68,591
Loans, Cash credit and Overdrafts	39,28,140	26,575	1,41,051	1,34,133	5,37,871	6,64,930
Inland Bills – Purchased	11,428	420	-1,686	-2,016	256	1,101
Discounted <sup>(6)</sup>	81,424	181	-1,170	1,558	14,187	20,376
Foreign Bills – Purchased	17,331	-53	454	-1,252	301	745
Discounted	35,972	2,310	-31	-211	6,254	3,737
<b>Cash-Deposit Ratio</b>	<b>7.17</b>					
<b>Investment-Deposit Ratio</b>	<b>30.95</b>					
<b>Credit-Deposit Ratio</b>	<b>73.78</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.

**Note:** Includes the impact of mergers since May 3, 2002.