

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 17, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	854.4	-39.6	-59.3	7.9	98.1	71.1
1.2 Borrowings from Banks	311.9	-2.3	4.6	-81.7	102.3	-11.9
1.3 Other Demand and Time Liabilities	46.1	1.7	4.7	-44.8	-33.7	-20.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	68,743.0	-92.7	1,541.9	1,238.4	7,406.5	8,110.2
2.1a Growth (Per cent)		-0.1	2.6	1.8	13.9	13.4
2.1.1 Demand	6,295.7	-186.8	-435.6	-327.2	188.2	478.0
2.1.2 Time	62,447.2	94.1	1,977.5	1,565.6	7,218.3	7,632.2
2.2 Borrowings	2,102.5	-38.6	-77.4	-114.2	621.7	115.4
2.3 Other Demand and Time Liabilities	3,762.0	-49.6	-99.7	-354.4	7.0	127.8
<b>3. Borrowings from Reserve Bank</b>	<b>199.2</b>	<b>-85.0</b>	<b>-12.9</b>	<b>-16.6</b>	<b>48.3</b>	<b>124.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,589.8</b>	<b>271.1</b>	<b>-137.4</b>	<b>362.2</b>	<b>-271.9</b>	<b>133.2</b>
4.1 Cash in hand	428.6	0.5	26.8	23.7	50.6	40.5
4.2 Balances with Reserve Bank	3,161.2	270.6	-164.3	338.5	-322.6	92.8
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	980.5	27.9	27.5	19.8	210.8	246.5
5.2 Money at Call and Short Notice	209.0	-36.9	9.0	-87.4	120.6	-32.8
5.3 Advances to Banks	134.9	-0.9	-18.3	8.0	4.4	17.3
5.4 Other Assets	634.6	-14.2	28.3	-181.2	103.9	-97.6
<b>6 Investments</b>	<b>20,474.9</b>	<b>91.8</b>	<b>873.0</b>	<b>413.8</b>	<b>2,426.6</b>	<b>2,224.0</b>
6.1a Growth (Per cent)		0.5	5.0	2.1	15.3	12.2
6.1 Government Securities	20,450.3	92.3	872.8	413.8	2,445.1	2,227.3
6.2 Other Approved Securities	24.6	-0.5	0.2	0.1	-18.5	-3.3
<b>7 Bank Credit</b>	<b>53,304.0</b>	<b>-104.8</b>	<b>380.7</b>	<b>699.4</b>	<b>6,919.2</b>	<b>6,804.7</b>
7.1a Growth (Per cent)		-0.2	0.8	1.3	17.5	14.6
7a.1 Food Credit	1,201.3	40.5	239.1	237.1	386.5	149.2
7a.2 Non-food credit	52,102.6	-145.3	141.6	462.3	6,532.6	6,655.5
7b.1 Loans, Cash credit and Overdrafts	51,276.8	-89.0	446.4	685.1	6,711.6	6,470.6
7b.2 Inland Bills – Purchased	245.5	-10.4	3.8	-3.2	46.7	78.2
7b.3 Discounted	1,122.0	6.9	-39.5	27.4	116.7	181.7
7b.4 Foreign Bills – Purchased	207.5	-9.2	-11.7	-7.5	14.4	7.4
7b.5 Discounted	452.1	-3.2	-18.4	-2.6	29.8	66.7