

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 19, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	887.9	-19.9	-30.2	45.9	76.8	75.6
1.2 Borrowings from Banks	365.0	-47.3	116.5	-28.6	162.3	-70.7
1.3 Other Demand and Time Liabilities	43.7	-75.4	3.8	-47.3	-36.8	-21.6
2 Liabilities to Others						
2.1 Aggregate Deposits	68,384.9	-663.8	1,278.2	870.6	7,133.3	8,015.8
2.1a Growth (Per cent)		-1.0	2.2	1.3	13.4	13.3
2.1.1 Demand	6,386.7	-406.8	-251.1	-232.6	145.9	384.4
2.1.2 Time	61,998.2	-256.9	1,529.3	1,103.2	6,987.4	7,631.4
2.2 Borrowings	2,159.5	-79.0	-101.0	-61.4	645.8	196.0
2.3 Other Demand and Time Liabilities	3,725.1	-119.3	-272.2	-400.3	-155.8	263.4
3. Borrowings from Reserve Bank	193.0	-33.5	-48.2	-22.9	28.3	153.6
4 Cash in Hand and Balances with Reserve Bank	3,494.2	573.5	-33.2	266.5	-148.8	-66.6
4.1 Cash in hand	392.4	-5.9	13.7	-12.7	65.3	17.5
4.2 Balances with Reserve Bank	3,101.8	579.4	-46.9	279.1	-214.1	-84.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,002.5	-43.4	20.4	53.3	200.3	275.5
5.2 Money at Call and Short Notice	254.8	-170.5	106.5	-41.6	187.1	-84.5
5.3 Advances to Banks	134.5	-20.6	-12.7	7.9	11.2	11.4
5.4 Other Assets	647.4	-15.3	24.8	-168.7	110.9	-81.4
6 Investments	20,211.3	-115.1	810.4	150.9	2,635.2	2,022.9
6.1a Growth (Per cent)		-0.6	4.7	0.8	16.9	11.1
6.1 Government Securities	20,179.1	-122.7	808.9	144.5	2,649.0	2,020.0
6.2 Other Approved Securities	32.2	7.6	1.6	6.4	-13.8	2.9
7 Bank Credit	52,899.3	-564.5	74.0	271.0	6,938.0	6,706.8
7.1a Growth (Per cent)		-1.1	0.2	0.5	17.7	14.5
7a.1 Food Credit	962.5	-17.2	3.4	-1.7	380.2	146.1
7a.2 Non-food credit	51,936.8	-547.3	70.6	272.7	6,557.9	6,560.7
7b.1 Loans, Cash credit and Overdrafts	50,849.5	-500.4	91.7	234.4	6,672.4	6,398.1
7b.2 Inland Bills – Purchased	254.8	-15.4	6.0	6.7	39.0	85.4
7b.3 Discounted	1,112.6	-11.9	-15.7	16.3	166.7	148.5
7b.4 Foreign Bills – Purchased	223.9	-14.6	9.1	8.3	43.9	3.0
7b.5 Discounted	458.5	-22.3	-17.2	5.3	16.0	71.8