

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 31, 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	906.3	51.9	-59.6	59.8	74.6	123.4
1.2 Borrowings from Banks	361.2	49.3	-32.4	-32.4	-8.0	74.4
1.3 Other Demand and Time Liabilities	94.4	48.4	8.1	3.5	-30.3	24.9
2 Liabilities to Others						
2.1 Aggregate Deposits	69,665.3	922.3	2,337.6	2,160.8	7,794.5	8,236.9
2.1a Growth (Per cent)		1.3	4.0	3.2	14.5	13.4
2.1.1 Demand	6,595.9	300.1	-307.5	-27.1	360.2	650.1
2.1.2 Time	63,069.5	622.3	2,645.1	2,187.9	7,434.3	7,586.8
2.2 Borrowings	2,163.8	61.4	-35.0	-52.8	615.0	134.3
2.3 Other Demand and Time Liabilities	4,022.0	260.1	1.5	-94.3	53.2	286.6
3. Borrowings from Reserve Bank	162.4	-36.9	-21.3	-53.5	47.1	96.1
4 Cash in Hand and Balances with Reserve Bank	3,351.3	-238.5	-204.2	123.7	-312.6	-38.5
4.1 Cash in hand	454.4	25.8	36.5	49.5	72.7	56.6
4.2 Balances with Reserve Bank	2,896.9	-264.3	-240.7	74.2	-385.3	-95.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	952.7	-27.8	61.4	-8.1	221.0	184.8
5.2 Money at Call and Short Notice	314.0	105.0	-31.5	17.6	25.7	112.6
5.3 Advances to Banks	140.4	5.5	-17.2	13.5	-8.3	21.8
5.4 Other Assets	636.5	1.9	52.7	-179.2	98.9	-120.1
6 Investments	20,869.9	395.0	1,106.1	808.8	2,346.4	2,385.9
6.1a Growth (Per cent)		1.9	6.4	4.0	14.5	12.9
6.1 Government Securities	20,845.9	395.6	1,106.0	809.3	2,365.8	2,389.7
6.2 Other Approved Securities	24.0	-0.6	0.1	-0.5	-19.3	-3.8
7 Bank Credit	53,792.4	488.4	1,024.1	1,187.8	7,299.8	6,649.7
7.1a Growth (Per cent)		0.9	2.2	2.3	18.3	14.1
7a.1 Food Credit	1,180.4	-20.9	307.5	216.2	381.1	59.9
7a.2 Non-food credit	52,612.0	509.3	716.7	971.6	6,918.6	6,589.8
7b.1 Loans, Cash credit and Overdrafts	51,777.4	500.6	1,074.0	1,185.6	7,067.9	6,343.6
7b.2 Inland Bills – Purchased	249.3	3.8	5.3	0.6	51.2	80.5
7b.3 Discounted	1,106.3	-15.7	-33.1	11.8	100.5	159.6
7b.4 Foreign Bills – Purchased	211.1	3.7	-7.5	-3.8	37.0	7.0
7b.5 Discounted	448.3	-3.9	-14.6	-6.4	43.2	59.1