

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

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jul 12, 2013</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2012-13	2013-14	2012	2013
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	664.3	-57.3	-74.2	-182.2	85.0	-104.0
1.2 Borrowings from Banks	317.1	15.6	-5.5	-76.5	-35.0	3.4
1.3 Other Demand and Time Liabilities	126.4	78.1	5.6	35.5	-32.1	59.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	70,798.6	-102.9	3,169.4	3,294.1	8,034.0	8,538.4
2.1a Growth (Per cent)		-0.1	5.4	4.9	14.8	13.7
2.1.1 Demand	6,551.2	-670.7	-421.5	-71.8	377.7	719.4
2.1.2 Time	64,247.4	567.7	3,590.9	3,365.8	7,656.3	7,818.9
2.2 Borrowings	2,353.3	23.1	-67.5	136.7	517.5	356.3
2.3 Other Demand and Time Liabilities	3,872.4	-189.3	-105.1	-243.9	106.0	243.6
<b>3. Borrowings from Reserve Bank</b>	<b>211.2</b>	<b>-10.0</b>	<b>66.0</b>	<b>-4.7</b>	<b>114.0</b>	<b>57.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,479.9</b>	<b>-252.6</b>	<b>-12.2</b>	<b>252.4</b>	<b>-248.1</b>	<b>-101.8</b>
4.1 Cash in hand	411.8	-33.0	25.8	6.9	47.6	24.7
4.2 Balances with Reserve Bank	3,068.1	-219.6	-38.1	245.5	-295.8	-126.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,019.1	-62.6	29.3	58.3	248.6	283.3
5.2 Money at Call and Short Notice	293.3	74.3	1.9	-2.7	-7.0	58.7
5.3 Advances to Banks	124.1	-11.7	10.0	-2.8	54.5	-21.7
5.4 Other Assets	577.2	-27.3	16.7	-238.6	72.4	-143.5
<b>6 Investments</b>	<b>21,758.8</b>	<b>390.7</b>	<b>1,614.3</b>	<b>1,697.8</b>	<b>2,267.9</b>	<b>2,766.7</b>
6.1a Growth (Per cent)		1.8	9.3	8.5	13.6	14.6
6.1 Government Securities	21,734.5	391.2	1,614.8	1,697.9	2,286.2	2,769.5
6.2 Other Approved Securities	24.3	-0.5	-0.5	-0.2	-18.3	-2.9
<b>7 Bank Credit</b>	<b>53,983.9</b>	<b>-166.2</b>	<b>1,141.3</b>	<b>1,379.3</b>	<b>7,115.9</b>	<b>6,724.1</b>
7.1a Growth (Per cent)		-0.3	2.5	2.6	17.7	14.2
7a.1 Food Credit	1,136.9	13.3	214.6	172.7	263.2	109.3
7a.2 Non-food credit	52,847.0	-179.5	926.7	1,206.6	6,852.8	6,614.7
7b.1 Loans, Cash credit and Overdrafts	51,981.6	-143.4	1,181.3	1,389.9	6,864.9	6,440.6
7b.2 Inland Bills – Purchased	238.3	-7.2	3.2	-10.4	60.1	71.6
7b.3 Discounted	1,070.9	-16.5	-9.4	-23.7	127.8	100.5
7b.4 Foreign Bills – Purchased	222.2	0.6	-11.3	7.3	24.3	21.9
7b.5 Discounted	470.8	0.3	-22.5	16.1	39.0	89.5