

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 14, 2012		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		2011-12	2012-13	2011
			3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	796.6	9.5	-17.6	-45.9	54.8	76.8
1.2 Borrowings from Banks	205.4	-108.4	8.0	-113.8	12.1	-99.8
1.3 Other Demand and Time Liabilities	67.4	-16.6	29.0	6.0	29.2	-32.9
2 Liabilities to Others						
2.1 Aggregate Deposits	64,339.3	-89.0	4,683.1	5,248.5	8,700.5	7,576.5
2.1a Growth (Per cent)		-0.1	9.0	8.9	18.1	13.3
2.1.1 Demand	6,131.1	-118.0	-800.0	-122.2	-168.1	514.1
2.1.2 Time	58,208.3	29.0	5,483.2	5,370.8	8,868.7	7,062.5
2.2 Borrowings	1,983.2	-40.4	388.7	-81.3	460.6	281.1
2.3 Other Demand and Time Liabilities	4,062.4	194.5	154.4	328.5	219.9	490.0
3. Borrowings from Reserve Bank	169.9	-58.6	-12.0	82.4	-3.9	131.6
4 Cash in Hand and Balances with Reserve Bank	3,679.3	396.5	374.3	85.3	494.8	-190.1
4.1 Cash in hand	423.4	-46.6	69.3	62.1	75.6	50.6
4.2 Balances with Reserve Bank	3,255.9	443.1	305.0	23.2	419.3	-240.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	782.2	24.2	19.2	75.6	81.9	201.6
5.2 Money at Call and Short Notice	175.0	-57.6	67.2	-57.8	54.9	-58.3
5.3 Advances to Banks	71.0	-3.0	-60.8	-64.9	3.4	6.1
5.4 Other Assets	672.4	-4.0	43.1	-31.6	239.7	-61.5
6 Investments	19,565.3	-116.9	1,784.1	2,187.4	2,344.8	2,765.0
6.1a Growth (Per cent)		-0.6	11.9	12.6	16.2	16.5
6.1 Government Securities	19,533.0	-119.0	1,794.5	2,182.8	2,358.2	2,767.0
6.2 Other Approved Securities	32.3	2.2	-10.4	4.6	-13.3	-2.0
7 Bank Credit	49,626.5	35.8	3,262.3	3,508.0	6,237.5	6,943.3
7.1a Growth (Per cent)		0.1	8.3	7.6	17.1	16.3
7a.1 Food Credit	1,086.8	9.0	186.2	273.8	203.8	257.8
7a.2 Non-food credit	48,539.7	26.8	3,076.1	3,234.2	6,033.6	6,685.5
7b.1 Loans, Cash credit and Overdrafts	47,835.4	1.6	3,173.6	3,475.7	5,969.5	6,721.7
7b.2 Inland Bills – Purchased	225.5	-1.1	10.8	62.1	26.4	80.2
7b.3 Discounted	940.2	-3.0	28.9	-39.6	159.0	112.6
7b.4 Foreign Bills – Purchased	182.3	6.9	11.1	-29.4	17.4	-14.7
7b.5 Discounted	443.1	31.4	37.8	39.2	65.2	43.4