

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 28, 2012		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	2011-12	2012-13		2011	2012	
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	798.0	1.4	7.5	-44.6	50.1	53.0
1.2 Borrowings from Banks	342.3	136.9	28.2	23.1	48.1	16.9
1.3 Other Demand and Time Liabilities	72.4	5.0	48.3	11.0	28.8	-47.1
2 Liabilities to Others						
2.1 Aggregate Deposits	64,772.5	433.1	6,245.4	5,681.6	8,467.2	6,447.3
2.1a Growth (Per cent)		0.7	12.0	9.6	17.0	11.1
2.1.1 Demand	6,380.9	249.8	-7.0	127.6	-34.3	-29.1
2.1.2 Time	58,391.5	183.3	6,252.5	5,554.0	8,501.6	6,476.4
2.2 Borrowings	2,041.7	58.5	263.0	-22.8	407.5	465.3
2.3 Other Demand and Time Liabilities	3,937.9	-124.5	291.2	204.0	417.3	228.6
3. Borrowings from Reserve Bank	244.3	74.3	8.5	156.7	9.0	185.5
4 Cash in Hand and Balances with Reserve Bank	3,417.9	-261.4	389.6	-176.1	420.7	-466.8
4.1 Cash in hand	445.3	21.9	75.1	84.0	43.3	66.7
4.2 Balances with Reserve Bank	2,972.6	-283.3	314.5	-260.1	377.4	-533.5
5 Assets with the Banking System						
5.1 Balances with Other Banks	839.0	56.8	95.1	132.4	124.4	182.5
5.2 Money at Call and Short Notice	284.0	109.1	82.6	51.2	77.0	35.4
5.3 Advances to Banks	109.1	38.1	-31.5	-26.8	18.4	14.8
5.4 Other Assets	687.5	15.1	196.5	-16.5	368.9	-199.7
6 Investments	19,395.7	-169.6	1,931.9	2,017.8	2,463.3	2,447.6
6.1a Growth (Per cent)		-0.9	12.9	11.6	17.0	14.4
6.1 Government Securities	19,365.4	-167.6	1,943.4	2,015.2	2,476.7	2,450.5
6.2 Other Approved Securities	30.4	-2.0	-11.5	2.7	-13.4	-2.9
7 Bank Credit	50,272.2	645.7	4,248.0	4,153.6	6,015.1	6,603.4
7.1a Growth (Per cent)		1.3	10.8	9.0	16.0	15.1
7a.1 Food Credit	1,075.6	-11.3	202.7	262.6	186.0	230.1
7a.2 Non-food credit	49,196.6	656.9	4,045.3	3,891.1	5,829.0	6,373.3
7b.1 Loans, Cash credit and Overdrafts	48,402.1	566.6	4,092.7	4,042.3	5,752.4	6,369.2
7b.2 Inland Bills – Purchased	228.0	2.4	25.2	64.5	22.8	68.3
7b.3 Discounted	988.6	48.4	52.2	8.8	152.3	137.7
7b.4 Foreign Bills – Purchased	206.1	23.9	29.7	-5.5	25.9	-9.4
7b.5 Discounted	447.5	4.4	48.2	43.6	61.7	37.4