

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov 15, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	719.9	12.8	-48.2	-126.7	96.3	-74.5
1.2 Borrowings from Banks	338.9	39.9	-83.8	-54.7	-36.8	103.5
1.3 Other Demand and Time Liabilities	48.5	3.0	6.5	-42.4	-30.9	-19.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	73,897.5	-354.2	4,971.3	6,393.0	7,550.2	9,835.4
2.1a Growth (Per cent)		-0.5	8.4	9.5	13.4	15.4
2.1.1 Demand	6,555.6	-211.0	-295.1	-67.4	358.4	597.4
2.1.2 Time	67,341.9	-143.3	5,266.4	6,460.3	7,191.8	9,237.9
2.2 Borrowings	2,567.9	91.0	-25.4	351.3	362.7	528.7
2.3 Other Demand and Time Liabilities	4,054.1	15.5	-64.7	-62.3	179.4	384.9
<b>3. Borrowings from Reserve Bank</b>	<b>407.8</b>	<b>-6.2</b>	<b>89.6</b>	<b>191.9</b>	<b>144.9</b>	<b>230.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,595.3</b>	<b>-207.1</b>	<b>-124.7</b>	<b>367.7</b>	<b>-498.9</b>	<b>126.0</b>
4.1 Cash in hand	453.2	5.6	103.5	48.2	80.5	-11.7
4.2 Balances with Reserve Bank	3,142.2	-212.6	-228.2	319.5	-579.5	137.7
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,069.3	-3.0	90.7	108.5	255.5	272.0
5.2 Money at Call and Short Notice	232.9	35.5	-62.4	-63.2	-24.0	62.5
5.3 Advances to Banks	119.4	0.0	-62.4	-7.5	-3.7	46.0
5.4 Other Assets	476.9	4.6	14.5	-338.9	13.2	-241.5
<b>6 Investments</b>	<b>22,081.1</b>	<b>131.0</b>	<b>2,251.4</b>	<b>2,020.1</b>	<b>2,507.9</b>	<b>2,451.9</b>
6.1a Growth (Per cent)		0.6	13.0	10.1	14.6	12.5
6.1 Government Securities	22,057.5	131.0	2,255.4	2,020.9	2,523.3	2,451.9
6.2 Other Approved Securities	23.7	-0.1	-4.0	-0.9	-15.4	-0.0
<b>7 Bank Credit</b>	<b>56,499.1</b>	<b>-89.4</b>	<b>2,806.6</b>	<b>3,894.5</b>	<b>7,038.4</b>	<b>7,574.0</b>
7.1a Growth (Per cent)		-0.2	6.1	7.4	16.8	15.5
7a.1 Food Credit	1,017.9	-9.9	268.9	53.7	294.8	-64.0
7a.2 Non-food credit	55,481.3	-79.5	2,537.8	3,840.9	6,743.7	7,638.0
7b.1 Loans, Cash credit and Overdrafts	54,470.9	-48.3	2,822.2	3,879.1	6,809.2	7,288.9
7b.2 Inland Bills – Purchased	370.3	8.5	60.3	121.7	84.9	146.5
7b.3 Discounted	982.8	-26.0	-52.5	-111.8	112.1	55.4
7b.4 Foreign Bills – Purchased	228.3	-6.4	-31.4	13.3	-1.2	48.0
7b.5 Discounted	446.9	-17.3	8.0	-7.8	33.4	35.1