

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 22, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-12	2012-13	2012	2013
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	795.4	24.4	40.5	-47.2	69.5	17.4
1.2 Borrowings from Banks	410.5	108.1	-24.8	91.3	9.2	138.1
1.3 Other Demand and Time Liabilities	91.9	15.9	54.9	30.5	55.1	-34.3
2 Liabilities to Others						
2.1 Aggregate Deposits	65,610.5	-98.2	6,119.5	6,519.7	7,319.2	7,411.4
2.1a Growth (Per cent)		-0.1	11.8	11.0	14.4	12.7
2.1.1 Demand	6,302.3	200.8	-446.4	49.0	-69.8	331.6
2.1.2 Time	59,308.3	-298.9	6,565.9	6,470.8	7,389.1	7,079.8
2.2 Borrowings	2,126.7	-5.3	499.1	62.1	576.9	314.2
2.3 Other Demand and Time Liabilities	3,998.5	79.0	12.9	264.6	132.6	567.5
3. Borrowings from Reserve Bank	253.7	76.7	4.9	166.2	21.7	198.5
4 Cash in Hand and Balances with Reserve Bank	3,429.7	185.6	-11.0	-164.3	12.3	-54.5
4.1 Cash in hand	466.2	62.6	63.5	104.9	54.8	99.3
4.2 Balances with Reserve Bank	2,963.5	122.9	-74.4	-269.2	-42.6	-153.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	771.6	-7.4	71.9	65.0	124.8	138.3
5.2 Money at Call and Short Notice	301.9	119.7	44.5	69.1	39.1	91.3
5.3 Advances to Banks	89.4	0.8	-56.8	-46.4	3.3	20.5
5.4 Other Assets	646.4	-35.1	137.3	-57.6	263.0	-181.7
6 Investments	19,632.3	-341.4	2,440.7	2,254.5	2,590.1	2,175.5
6.1a Growth (Per cent)		-1.7	16.3	13.0	17.4	12.5
6.1 Government Securities	19,611.3	-341.4	2,456.4	2,261.1	2,604.7	2,183.4
6.2 Other Approved Securities	21.1	-0.1	-15.7	-6.6	-14.6	-7.9
7 Bank Credit	51,260.1	261.0	4,670.1	5,141.6	5,960.8	7,169.1
7.1a Growth (Per cent)		0.5	11.8	11.1	15.6	16.3
7a.1 Food Credit	1,069.2	-18.1	189.3	256.2	179.2	237.1
7a.2 Non-food credit	50,190.8	279.1	4,480.8	4,885.4	5,781.6	6,932.0
7b.1 Loans, Cash credit and Overdrafts	49,349.0	216.6	4,564.2	4,989.2	5,786.7	6,844.7
7b.2 Inland Bills – Purchased	232.4	3.3	22.4	69.0	26.3	75.5
7b.3 Discounted	1,041.1	36.6	62.9	61.3	135.1	179.5
7b.4 Foreign Bills – Purchased	201.5	-6.0	-5.8	-10.1	-6.1	21.5
7b.5 Discounted	436.1	10.5	26.4	32.3	18.8	47.9