

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 25, 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	785.1	-9.1	2.3	-57.4	69.2	45.4
1.2 Borrowings from Banks	322.2	60.8	37.4	2.9	85.4	-12.4
1.3 Other Demand and Time Liabilities	83.5	-28.2	30.7	22.1	32.3	-18.4
2 Liabilities to Others						
2.1 Aggregate Deposits	65,271.2	-114.8	5,639.8	6,180.3	7,845.3	7,551.7
2.1a Growth (Per cent)		-0.2	10.8	10.5	15.7	13.1
2.1.1 Demand	6,099.0	39.4	-461.5	-154.3	47.3	143.5
2.1.2 Time	59,172.0	-154.3	6,101.3	6,334.5	7,798.0	7,408.1
2.2 Borrowings	2,066.4	-86.8	520.5	1.8	598.9	232.5
2.3 Other Demand and Time Liabilities	3,923.0	54.2	79.9	189.1	237.2	425.0
3. Borrowings from Reserve Bank	246.8	29.9	42.3	159.3	48.9	154.2
4 Cash in Hand and Balances with Reserve Bank	3,560.7	178.6	559.4	-33.3	827.6	-493.8
4.1 Cash in hand	442.6	41.0	67.3	81.3	50.2	71.8
4.2 Balances with Reserve Bank	3,118.1	137.6	492.0	-114.6	777.3	-565.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	781.4	-37.8	81.9	74.8	169.5	138.1
5.2 Money at Call and Short Notice	218.0	11.4	64.8	-14.8	90.4	-12.9
5.3 Advances to Banks	76.3	-17.2	-52.8	-59.5	12.4	3.5
5.4 Other Assets	668.5	-23.0	115.5	-35.5	318.8	-137.7
6 Investments	19,663.6	-134.2	1,898.2	2,285.7	2,085.3	2,749.2
6.1a Growth (Per cent)		-0.7	12.6	13.2	14.1	16.3
6.1 Government Securities	19,637.3	-127.4	1,911.6	2,287.1	2,097.2	2,754.2
6.2 Other Approved Securities	26.3	-6.8	-13.4	-1.4	-12.0	-5.0
7 Bank Credit	50,512.2	84.3	4,106.5	4,393.7	6,150.5	6,985.0
7.1a Growth (Per cent)		0.2	10.4	9.5	16.5	16.0
7a.1 Food Credit	1,057.1	-7.1	188.0	244.0	219.1	226.2
7a.2 Non-food credit	49,455.2	91.4	3,918.4	4,149.7	5,931.5	6,758.8
7b.1 Loans, Cash credit and Overdrafts	48,628.8	77.9	4,022.9	4,269.0	5,944.2	6,665.8
7b.2 Inland Bills – Purchased	229.0	-2.2	21.2	65.6	30.1	73.3
7b.3 Discounted	1,004.9	15.4	26.0	25.1	133.5	180.2
7b.4 Foreign Bills – Purchased	206.2	-5.9	5.2	-5.5	7.2	15.1
7b.5 Discounted	443.4	-1.0	31.1	39.6	35.5	50.5