

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 8, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-12	2012-13	2012	2013
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	796.2	0.9	58.6	-46.3	93.9	0.2
1.2 Borrowings from Banks	478.6	68.1	20.8	159.4	74.8	160.5
1.3 Other Demand and Time Liabilities	127.5	35.6	-6.0	66.1	-5.7	62.3
2 Liabilities to Others						
2.1 Aggregate Deposits	66,601.8	991.2	6,781.8	7,510.9	7,418.3	7,740.3
2.1a Growth (Per cent)		1.5	13.0	12.7	14.4	13.1
2.1.1 Demand	6,172.0	-130.3	-425.5	-81.3	-9.8	180.4
2.1.2 Time	60,429.8	1,121.4	7,207.3	7,592.2	7,428.1	7,559.9
2.2 Borrowings	2,207.5	80.9	227.4	143.0	248.1	666.7
2.3 Other Demand and Time Liabilities	4,043.4	44.9	130.2	309.6	209.6	495.2
3. Borrowings from Reserve Bank	175.8	-78.0	19.1	88.2	29.1	106.4
4 Cash in Hand and Balances with Reserve Bank	3,160.3	-269.3	-20.5	-433.7	46.1	-314.3
4.1 Cash in hand	398.9	-67.3	55.1	37.6	63.6	40.4
4.2 Balances with Reserve Bank	2,761.4	-202.0	-75.6	-471.3	-17.5	-354.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	855.9	84.3	73.5	149.3	100.0	221.0
5.2 Money at Call and Short Notice	326.5	24.6	81.0	93.7	96.5	79.4
5.3 Advances to Banks	91.6	2.1	-30.1	-44.3	13.6	-4.1
5.4 Other Assets	742.9	96.5	-19.3	38.9	101.2	71.4
6 Investments	20,048.6	416.3	2,655.8	2,670.7	2,704.2	2,376.7
6.1a Growth (Per cent)		2.1	17.7	15.4	18.1	13.4
6.1 Government Securities	20,026.0	414.8	2,672.2	2,675.8	2,719.8	2,382.3
6.2 Other Approved Securities	22.6	1.5	-16.4	-5.1	-15.6	-5.7
7 Bank Credit	51,808.1	548.1	5,466.8	5,689.6	6,308.0	6,920.5
7.1a Growth (Per cent)		1.1	13.9	12.3	16.4	15.4
7a.1 Food Credit	1,040.0	-29.2	195.6	227.0	177.7	201.6
7a.2 Non-food credit	50,768.1	577.3	5,271.3	5,462.6	6,130.4	6,718.8
7b.1 Loans, Cash credit and Overdrafts	49,863.4	514.4	5,289.7	5,503.6	6,082.5	6,633.6
7b.2 Inland Bills – Purchased	237.7	5.3	30.4	74.3	33.7	72.9
7b.3 Discounted	1,067.0	25.9	113.2	87.2	153.6	155.2
7b.4 Foreign Bills – Purchased	198.5	-3.1	0.9	-13.2	-	11.7
7b.5 Discounted	441.6	5.5	32.7	37.7	38.2	47.0