

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i>  | Outstanding<br>as on Oct. 4,<br>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              | 715.7                                | 28.0           | -68.1                 | -130.9         | 75.7           | -58.8          |
| 1.2 Borrowings from Banks                            | 280.4                                | 22.2           | -0.8                  | -113.2         | 37.4           | -38.1          |
| 1.3 Other Demand and Time Liabilities                | 116.4                                | 22.2           | 4.6                   | 25.6           | -33.8          | 50.4           |
| <b>2 Liabilities to Others</b>                       |                                      |                |                       |                |                |                |
| 2.1 Aggregate Deposits                               | 73,616.9                             | 1,853.4        | 5,026.2               | 6,112.4        | 7,823.2        | 9,499.9        |
| 2.1a Growth (Per cent)                               |                                      | 2.6            | 8.5                   | 9.1            | 13.9           | 14.8           |
| 2.1.1 Demand   | 6,809.6                              | -234.0         | -153.0                | 186.6          | 320.1          | 709.3          |
| 2.1.2 Time   | 66,807.3                             | 2,087.3        | 5,179.2               | 5,925.7        | 7,503.1        | 8,790.6        |
| 2.2 Borrowings                                       | 2,409.9                              | -136.1         | -141.3                | 193.2          | 251.8          | 486.6          |
| 2.3 Other Demand and Time Liabilities                | 3,815.8                              | -263.5         | -78.8                 | -300.5         | 57.5           | 160.7          |
| <b>3. Borrowings from Reserve Bank</b>               | <b>412.8</b>                         | <b>-9.5</b>    | <b>-40.8</b>          | <b>197.0</b>   | <b>13.5</b>    | <b>366.1</b>   |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>3,536.6</b>                       | <b>-99.9</b>   | <b>-517.0</b>         | <b>309.0</b>   | <b>-569.1</b>  | <b>459.6</b>   |
| 4.1 Cash in hand                                     | 415.8                                | -14.1          | 30.9                  | 10.9           | 5.7            | 23.6           |
| 4.2 Balances with Reserve Bank                       | 3,120.8                              | -85.7          | -547.9                | 298.1          | -574.8         | 435.9          |
| <b>5 Assets with the Banking System</b>              |                                      |                |                       |                |                |                |
| 5.1 Balances with Other Banks                        | 1,034.0                              | -10.4          | 69.9                  | 73.2           | 208.1          | 257.5          |
| 5.2 Money at Call and Short Notice                   | 253.1                                | 55.9           | 30.9                  | -42.9          | 23.1           | -10.6          |
| 5.3 Advances to Banks                                | 148.5                                | 5.5            | -35.6                 | 21.6           | 17.9           | 48.3           |
| 5.4 Other Assets                                     | 491.0                                | 6.8            | 1.8                   | -324.8         | -41.3          | -214.7         |
| <b>6 Investments</b>                                 | <b>21,811.5</b>                      | <b>630.5</b>   | <b>2,577.0</b>        | <b>1,750.5</b> | <b>2,592.3</b> | <b>1,856.7</b> |
| 6.1a Growth (Per cent)                               |                                      | 3.0            | 14.8                  | 8.7            | 14.9           | 9.3            |
| 6.1 Government Securities                            | 21,786.5                             | 641.0          | 2,579.8               | 1,749.9        | 2,606.6        | 1,856.5        |
| 6.2 Other Approved Securities                        | 25.0                                 | -10.5          | -2.9                  | 0.5            | -14.3          | 0.2            |
| <b>7 Bank Credit</b>                                 | <b>56,668.6</b>                      | <b>496.8</b>   | <b>2,021.4</b>        | <b>4,064.0</b> | <b>6,643.2</b> | <b>8,528.7</b> |
| 7.1a Growth (Per cent)                               |                                      | 0.9            | 4.4                   | 7.7            | 16.0           | 17.7           |
| 7a.1 Food Credit                                     | 992.1                                | 0.6            | 104.8                 | 27.9           | 284.6          | 74.4           |
| 7a.2 Non-food credit                                 | 55,676.5                             | 496.2          | 1,916.6               | 4,036.1        | 6,358.6        | 8,454.3        |
| 7b.1 Loans, Cash credit and Overdrafts               | 54,620.1                             | 417.5          | 2,041.5               | 4,028.3        | 6,408.2        | 8,218.8        |
| 7b.2 Inland Bills – Purchased                        | 338.0                                | 34.1           | 41.1                  | 89.3           | 72.2           | 133.4          |
| 7b.3 Discounted                                      | 983.1                                | -3.8           | -32.2                 | -111.5         | 144.8          | 35.5           |
| 7b.4 Foreign Bills – Purchased                       | 232.7                                | 8.6            | -6.0                  | 17.8           | 17.5           | 27.1           |
| 7b.5 Discounted                                      | 494.7                                | 40.3           | -23.0                 | 39.9           | 0.6            | 113.8          |