

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul 26, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	674.0	9.7	-86.8	-172.6	63.3	-81.8
1.2 Borrowings from Banks	312.7	-4.4	-43.4	-80.9	14.3	36.8
1.3 Other Demand and Time Liabilities	52.3	-74.1	13.1	-38.6	-24.2	-22.3
2 Liabilities to Others						
2.1 Aggregate Deposits	70,868.5	69.8	3,380.6	3,363.9	7,617.7	8,397.0
2.1a Growth (Per cent)		0.1	5.7	5.0	13.9	13.4
2.1.1 Demand	6,650.5	99.3	-314.1	27.5	268.2	711.3
2.1.2 Time	64,217.9	-29.4	3,694.7	3,336.4	7,349.5	7,685.7
2.2 Borrowings	2,511.3	158.0	-77.2	294.6	464.6	523.9
2.3 Other Demand and Time Liabilities	3,844.2	-28.2	-150.9	-272.1	78.9	261.2
3. Borrowings from Reserve Bank	344.3	133.1	21.6	128.5	85.2	235.2
4 Cash in Hand and Balances with Reserve Bank	3,572.7	92.8	23.2	345.1	-335.2	-44.5
4.1 Cash in hand	421.7	9.9	19.2	16.8	26.4	41.2
4.2 Balances with Reserve Bank	3,151.0	82.8	3.9	328.3	-361.6	-85.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,006.7	-12.4	60.2	45.9	266.8	240.0
5.2 Money at Call and Short Notice	185.1	-108.2	-24.7	-110.9	43.7	-23.0
5.3 Advances to Banks	120.2	-3.9	-18.4	-6.7	44.0	2.8
5.4 Other Assets	614.5	37.3	19.2	-201.3	36.0	-108.6
6 Investments	21,838.0	79.2	1,805.5	1,776.9	2,351.3	2,654.6
6.1a Growth (Per cent)		0.4	10.4	8.9	14.0	13.8
6.1 Government Securities	21,813.5	79.1	1,805.6	1,777.0	2,367.9	2,657.7
6.2 Other Approved Securities	24.4	0.1	-0.1	-0.1	-16.6	-3.1
7 Bank Credit	54,052.5	68.6	926.5	1,447.9	6,931.3	7,007.5
7.1a Growth (Per cent)		0.1	2.0	2.8	17.3	14.9
7a.1 Food Credit	1,011.5	-125.4	164.8	47.3	273.4	33.6
7a.2 Non-food credit	53,041.0	194.0	761.6	1,400.6	6,657.9	6,973.9
7b.1 Loans, Cash credit and Overdrafts	52,095.9	114.2	977.4	1,504.1	6,681.2	6,758.7
7b.2 Inland Bills – Purchased	249.4	11.1	5.1	0.7	61.4	80.8
7b.3 Discounted	1,047.9	-23.0	-7.3	-46.6	137.5	75.4
7b.4 Foreign Bills – Purchased	214.5	-7.8	-23.4	-0.5	11.6	26.2
7b.5 Discounted	444.9	-25.9	-25.4	-9.8	39.6	66.5