

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May. 3, 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	893.9	6.0	48.3	52.0	184.1	3.2
1.2 Borrowings from Banks	314.1	-50.9	84.3	-79.5	108.0	-89.4
1.3 Other Demand and Time Liabilities	44.4	0.7	3.7	-46.6	-35.8	-20.7
2 Liabilities to Others						
2.1 Aggregate Deposits	68,835.6	450.8	1,564.9	1,321.4	7,463.6	8,180.0
2.1a Growth (Per cent)		0.7	2.6	2.0	14.0	13.5
2.1.1 Demand	6,482.5	95.9	-229.6	-136.7	280.7	458.9
2.1.2 Time	62,353.1	354.8	1,794.5	1,458.0	7,182.8	7,721.1
2.2 Borrowings	2,141.0	-18.5	-94.2	-79.9	615.2	170.7
2.3 Other Demand and Time Liabilities	3,811.5	86.4	-98.9	-313.9	-89.8	176.6
3. Borrowings from Reserve Bank	284.2	91.2	-42.5	68.3	29.4	239.2
4 Cash in Hand and Balances with Reserve Bank	3,318.7	-175.5	-317.8	91.0	-346.3	42.6
4.1 Cash in hand	428.1	35.7	28.1	23.0	76.5	38.7
4.2 Balances with Reserve Bank	2,890.7	-211.1	-345.9	68.0	-422.8	3.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	952.6	-49.9	52.8	3.4	243.6	193.3
5.2 Money at Call and Short Notice	245.8	-9.0	66.4	-50.5	125.7	-53.4
5.3 Advances to Banks	135.8	1.2	-17.3	9.1	-6.7	17.2
5.4 Other Assets	648.8	1.4	45.6	-167.3	153.6	-100.8
6 Investments	20,383.1	171.9	1,053.1	322.7	2,733.0	1,952.1
6.1a Growth (Per cent)		0.9	6.1	1.6	17.4	10.6
6.1 Government Securities	20,358.0	179.0	1,051.2	323.4	2,745.7	1,956.7
6.2 Other Approved Securities	25.1	-7.1	2.0	-0.7	-12.7	-4.6
7 Bank Credit	53,408.8	509.5	338.8	780.5	6,856.1	6,951.5
7.1a Growth (Per cent)		1.0	0.7	1.5	17.3	15.0
7a.1 Food Credit	1,160.8	198.3	175.8	196.6	398.6	172.0
7a.2 Non-food credit	52,248.0	311.2	162.9	583.9	6,457.5	6,779.6
7b.1 Loans, Cash credit and Overdrafts	51,365.8	516.3	398.5	750.7	6,633.9	6,607.6
7b.2 Inland Bills – Purchased	255.9	1.0	5.3	7.8	41.5	87.1
7b.3 Discounted	1,115.1	2.5	-28.3	18.7	140.0	163.6
7b.4 Foreign Bills – Purchased	216.7	-7.2	-17.8	1.1	12.5	22.8
7b.5 Discounted	455.3	-3.2	-19.0	2.2	28.2	70.5