

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb 21, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2013	2014
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	717.2	15.3	-54.4	-129.3	10.3	-71.0
1.2 Borrowings from Banks	269.5	47.0	100.5	-124.1	147.4	-150.3
1.3 Other Demand and Time Liabilities	72.7	11.5	30.5	-18.2	-34.3	-19.2
2 Liabilities to Others						
2.1 Aggregate Deposits	76,051.7	61.0	6,560.6	8,547.2	7,452.2	10,400.3
2.1a Growth (Per cent)		0.1	11.1	12.7	12.8	15.8
2.1.1 Demand	6,925.7	70.7	51.7	302.8	334.3	620.8
2.1.2 Time	69,126.0	-9.6	6,508.9	8,244.4	7,117.9	9,779.6
2.2 Borrowings	2,257.8	-55.4	67.2	41.2	319.2	126.1
2.3 Other Demand and Time Liabilities	4,381.3	142.3	254.1	264.9	557.1	393.2
3. Borrowings from Reserve Bank	405.0	-1.4	166.2	189.2	198.5	151.3
4 Cash in Hand and Balances with Reserve Bank	3,575.7	-13.1	-162.7	348.1	-52.8	144.4
4.1 Cash in hand	455.7	18.7	106.5	50.7	100.9	-12.2
4.2 Balances with Reserve Bank	3,120.1	-31.8	-269.2	297.4	-153.8	156.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,053.0	30.8	95.3	92.3	168.6	251.2
5.2 Money at Call and Short Notice	203.2	17.7	71.8	-92.8	94.1	-101.4
5.3 Advances to Banks	134.5	1.3	-46.4	7.6	20.5	45.1
5.4 Other Assets	401.8	4.1	-57.5	-413.9	-181.6	-244.6
6 Investments	22,441.4	75.6	2,268.5	2,380.3	2,189.5	2,795.0
6.1a Growth (Per cent)		0.3	13.1	11.9	12.5	14.2
6.1 Government Securities	22,420.4	73.4	2,275.6	2,383.9	2,197.9	2,794.6
6.2 Other Approved Securities	21.0	2.2	-7.1	-3.6	-8.3	0.3
7 Bank Credit	58,617.4	96.0	5,154.1	6,012.8	7,181.7	7,344.7
7.1a Growth (Per cent)		0.2	11.2	11.4	16.3	14.3
7a.1 Food Credit	1,065.7	-41.4	256.2	101.5	237.1	-3.6
7a.2 Non-food credit	57,551.7	137.4	4,897.9	5,911.3	6,944.6	7,348.3
7b.1 Loans, Cash credit and Overdrafts	56,428.1	66.3	4,999.1	5,836.3	6,854.6	7,069.1
7b.2 Inland Bills – Purchased	382.3	-5.3	70.4	133.6	77.0	148.4
7b.3 Discounted	1,072.4	25.9	61.0	-22.1	179.2	31.7
7b.4 Foreign Bills – Purchased	259.7	5.6	-8.9	44.8	22.8	56.9
7b.5 Discounted	474.9	3.7	32.5	20.2	48.1	38.6