

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Oct 18, 2013</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2012-13</b>	<b>2013-14</b>	<b>2012</b>	<b>2013</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	916.7	201.0	-84.6	70.1	64.0	158.7
1.2 Borrowings from Banks	252.9	-27.5	-9.6	-140.7	64.2	-56.8
1.3 Other Demand and Time Liabilities	79.0	-37.5	3.6	-11.9	-34.6	13.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	73,058.2	-558.7	4,790.4	5,553.6	7,649.6	9,176.9
2.1a Growth (Per cent)		-0.8	8.1	8.2	13.6	14.4
2.1.1 Demand	6,361.8	-447.8	-401.6	-261.2	173.5	510.1
2.1.2 Time	66,696.4	-110.8	5,192.0	5,814.9	7,476.0	8,666.9
2.2 Borrowings	2,469.2	59.4	-145.8	252.6	186.7	550.5
2.3 Other Demand and Time Liabilities	3,836.3	20.5	-200.8	-280.0	27.2	303.2
<b>3. Borrowings from Reserve Bank</b>	<b>417.1</b>	<b>4.3</b>	<b>77.3</b>	<b>201.2</b>	<b>154.1</b>	<b>252.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,618.4</b>	<b>81.8</b>	<b>125.2</b>	<b>390.8</b>	<b>-376.6</b>	<b>-100.9</b>
4.1 Cash in hand	470.1	54.3	29.3	65.2	-0.9	79.4
4.2 Balances with Reserve Bank	3,148.3	27.5	95.9	325.6	-375.7	-180.3
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,057.3	23.3	96.7	96.5	233.4	254.0
5.2 Money at Call and Short Notice	180.4	-72.7	5.0	-115.6	59.1	-57.4
5.3 Advances to Banks	126.5	-22.0	-63.1	-0.4	18.0	53.7
5.4 Other Assets	478.3	-12.7	-5.0	-337.5	-15.0	-220.7
<b>6 Investments</b>	<b>21,823.9</b>	<b>12.5</b>	<b>2,248.5</b>	<b>1,762.9</b>	<b>2,562.6</b>	<b>2,197.6</b>
6.1a Growth (Per cent)		0.1	12.9	8.8	15.0	11.2
6.1 Government Securities	21,798.9	12.4	2,248.6	1,762.4	2,574.9	2,200.1
6.2 Other Approved Securities	25.0	0.0	-0.1	0.5	-12.2	-2.6
<b>7 Bank Credit</b>	<b>56,149.3</b>	<b>-519.3</b>	<b>2,017.1</b>	<b>3,544.7</b>	<b>6,620.1</b>	<b>8,013.6</b>
7.1a Growth (Per cent)		-0.9	4.4	6.7	15.9	16.6
7a.1 Food Credit	925.5	-66.6	139.2	-38.7	263.0	-26.7
7a.2 Non-food credit	55,223.8	-452.7	1,877.9	3,583.4	6,357.1	8,040.3
7b.1 Loans, Cash credit and Overdrafts	54,129.7	-490.4	2,040.9	3,537.9	6,412.1	7,729.0
7b.2 Inland Bills – Purchased	349.1	11.1	48.7	100.4	81.8	137.0
7b.3 Discounted	965.8	-17.2	-47.2	-128.7	127.7	33.3
7b.4 Foreign Bills – Purchased	231.0	-1.8	-23.3	16.0	-6.9	42.6
7b.5 Discounted	473.7	-21.0	-1.9	18.9	5.5	71.8