

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Dec 27, 2013</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2012-13	2013-14	2012	2013
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	727.8	-28.5	-45.6	-118.8	52.0	-69.1
1.2 Borrowings from Banks	321.1	51.9	28.2	-72.5	22.0	-26.4
1.3 Other Demand and Time Liabilities	72.5	10.6	11.0	-18.4	-47.1	0.1
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	75,018.6	-223.6	5,657.4	7,514.1	6,423.1	10,270.4
2.1a Growth (Per cent)		-0.3	9.6	11.1	11.0	15.9
2.1.1 Demand	6,897.9	-34.7	118.6	274.9	-38.1	526.0
2.1.2 Time	68,120.8	-188.8	5,538.8	7,239.2	6,461.2	9,744.5
2.2 Borrowings	2,446.4	-31.3	-22.9	229.8	465.3	404.7
2.3 Other Demand and Time Liabilities	4,230.0	-129.8	218.1	113.7	242.7	278.0
<b>3. Borrowings from Reserve Bank</b>	<b>427.5</b>	<b>245.0</b>	<b>156.7</b>	<b>211.6</b>	<b>185.5</b>	<b>183.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,716.2</b>	<b>-166.4</b>	<b>-174.7</b>	<b>488.6</b>	<b>-465.4</b>	<b>296.9</b>
4.1 Cash in hand	479.7	34.7	85.4	74.8	68.1	33.1
4.2 Balances with Reserve Bank	3,236.4	-201.2	-260.1	413.7	-533.5	263.8
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,007.3	30.8	143.9	46.5	194.0	156.8
5.2 Money at Call and Short Notice	233.6	37.3	51.6	-62.5	35.8	-50.8
5.3 Advances to Banks	131.0	19.0	-25.8	4.1	15.9	20.9
5.4 Other Assets	413.3	-20.6	-6.8	-402.4	-190.0	-283.8
<b>6 Investments</b>	<b>22,148.9</b>	<b>-202.2</b>	<b>2,005.6</b>	<b>2,087.8</b>	<b>2,435.4</b>	<b>2,765.4</b>
6.1a Growth (Per cent)		-0.9	11.5	10.4	14.4	14.3
6.1 Government Securities	22,128.5	-198.7	2,010.2	2,092.0	2,445.5	2,768.2
6.2 Other Approved Securities	20.3	-3.4	-4.6	-4.2	-10.1	-2.8
<b>7 Bank Credit</b>	<b>57,559.2</b>	<b>545.9</b>	<b>4,140.2</b>	<b>4,954.6</b>	<b>6,589.9</b>	<b>7,300.4</b>
7.1a Growth (Per cent)		1.0	9.0	9.4	15.1	14.5
7a.1 Food Credit	1,118.4	43.0	262.6	154.2	230.1	42.8
7a.2 Non-food credit	56,440.8	502.9	3,877.7	4,800.4	6,359.8	7,257.6
7b.1 Loans, Cash credit and Overdrafts	55,431.4	501.2	4,028.1	4,839.6	6,355.0	7,043.5
7b.2 Inland Bills – Purchased	386.9	5.6	65.3	138.3	69.1	158.2
7b.3 Discounted	1,000.1	12.5	9.1	-94.5	138.1	11.2
7b.4 Foreign Bills – Purchased	253.6	-1.1	-4.8	38.7	-8.6	46.7
7b.5 Discounted	487.2	27.9	42.5	32.5	36.3	40.9