

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 7, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2013	2014
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	712.6	-4.6	-45.8	-133.9	0.7	-84.1
1.2 Borrowings from Banks	370.7	101.2	63.4	-22.9	64.6	-11.9
1.3 Other Demand and Time Liabilities	93.1	20.4	66.1	2.2	62.3	-34.5
2 Liabilities to Others						
2.1 Aggregate Deposits	76,923.1	871.4	7,480.3	9,418.6	7,709.6	10,352.0
2.1a Growth (Per cent)		1.1	12.7	14.0	13.1	15.6
2.1.1 Demand	7,031.6	105.9	-88.7	408.6	173.0	867.0
2.1.2 Time	69,891.5	765.5	7,568.9	9,010.0	7,536.6	9,485.0
2.2 Borrowings	2,277.3	19.5	141.2	60.7	665.0	71.5
2.3 Other Demand and Time Liabilities	4,383.5	2.3	317.4	267.2	503.0	332.3
3. Borrowings from Reserve Bank	311.0	-94.0	88.2	95.2	106.4	135.3
4 Cash in Hand and Balances with Reserve Bank	3,658.6	82.9	-433.9	431.0	-314.5	498.6
4.1 Cash in hand	441.9	-13.8	37.4	37.0	40.1	43.2
4.2 Balances with Reserve Bank	3,216.8	96.7	-471.3	394.1	-354.6	455.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,079.8	26.8	142.0	119.0	213.7	231.3
5.2 Money at Call and Short Notice	299.7	96.5	96.1	3.6	81.8	-29.2
5.3 Advances to Banks	142.0	7.5	-42.3	15.1	-2.1	48.5
5.4 Other Assets	343.2	-58.7	39.2	-472.6	71.6	-399.9
6 Investments	22,375.0	-66.4	2,662.7	2,313.9	2,368.6	2,334.4
6.1a Growth (Per cent)		-0.3	15.3	11.5	13.4	11.6
6.1 Government Securities	22,356.6	-63.8	2,665.5	2,320.1	2,372.0	2,340.9
6.2 Other Approved Securities	18.4	-2.6	-2.9	-6.2	-3.4	-6.5
7 Bank Credit	59,372.5	755.1	5,667.3	6,767.9	6,898.1	7,586.7
7.1a Growth (Per cent)		1.3	12.3	12.9	15.4	14.7
7a.1 Food Credit	1,000.3	-65.4	227.0	36.1	201.8	-39.7
7a.2 Non-food credit	58,372.2	820.5	5,440.3	6,731.8	6,696.4	7,626.4
7b.1 Loans, Cash credit and Overdrafts	57,170.5	742.5	5,474.5	6,578.8	6,604.6	7,336.2
7b.2 Inland Bills – Purchased	386.6	4.3	75.4	137.9	74.0	147.7
7b.3 Discounted	1,080.2	7.8	87.8	-14.3	155.8	12.6
7b.4 Foreign Bills – Purchased	248.7	-11.0	-12.4	33.7	12.6	49.4
7b.5 Discounted	486.5	11.6	41.9	31.8	51.2	40.7