

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 1, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	707.0	-209.7	-68.1	-139.5	71.0	-67.4
1.2 Borrowings from Banks	299.0	46.1	-43.3	-94.6	40.8	23.0
1.3 Other Demand and Time Liabilities	45.5	-33.5	12.1	-45.4	-23.8	-28.0
2 Liabilities to Others						
2.1 Aggregate Deposits	74,251.7	1,193.5	5,244.8	6,747.1	7,756.3	9,916.1
2.1a Growth (Per cent)		1.6	8.9	10.0	13.7	15.4
2.1.1 Demand	6,766.5	404.7	-307.1	143.5	291.1	820.3
2.1.2 Time	67,485.2	788.7	5,551.9	6,603.6	7,465.2	9,095.8
2.2 Borrowings	2,476.9	7.7	-131.6	260.3	234.4	543.9
2.3 Other Demand and Time Liabilities	4,038.6	202.3	-56.8	-77.7	132.9	361.5
3. Borrowings from Reserve Bank	414.0	-3.1	96.4	198.2	175.2	230.1
4 Cash in Hand and Balances with Reserve Bank	3,802.4	184.0	-203.5	574.8	-411.3	411.9
4.1 Cash in hand	447.6	-22.5	64.8	42.7	39.6	21.5
4.2 Balances with Reserve Bank	3,354.8	206.5	-268.3	532.1	-450.9	390.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,072.3	15.0	97.2	111.5	222.1	268.5
5.2 Money at Call and Short Notice	197.4	16.9	-11.5	-98.7	52.4	-23.9
5.3 Advances to Banks	119.4	-7.1	-65.7	-7.5	2.5	49.3
5.4 Other Assets	472.3	-6.0	11.8	-343.5	8.3	-243.4
6 Investments	21,950.2	126.3	2,525.7	1,889.1	2,573.4	2,046.6
6.1a Growth (Per cent)		0.6	14.5	9.4	14.8	10.3
6.1 Government Securities	21,926.5	127.6	2,529.9	1,889.9	2,589.7	2,046.4
6.2 Other Approved Securities	23.7	-1.3	-4.2	-0.8	-16.3	0.2
7 Bank Credit	56,588.6	439.3	2,477.3	3,984.0	6,777.3	7,992.8
7.1a Growth (Per cent)		0.8	5.4	7.6	16.2	16.4
7a.1 Food Credit	1,027.8	102.3	226.4	63.6	264.8	-11.7
7a.2 Non-food credit	55,560.8	337.0	2,250.9	3,920.4	6,512.5	8,004.4
7b.1 Loans, Cash credit and Overdrafts	54,519.2	389.5	2,515.0	3,927.4	6,551.1	7,644.4
7b.2 Inland Bills – Purchased	361.8	12.8	55.2	113.2	82.7	143.2
7b.3 Discounted	1,008.8	42.9	-53.9	-85.8	121.7	82.9
7b.4 Foreign Bills – Purchased	234.6	3.7	-30.1	19.7	-4.7	53.1
7b.5 Discounted	464.2	-9.5	-8.8	9.5	26.5	69.2