

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 6, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	687.6	14.2	-75.9	-159.0	82.7	-79.1
1.2 Borrowings from Banks	289.0	-24.0	-40.9	-104.6	-5.3	10.7
1.3 Other Demand and Time Liabilities	80.3	14.1	8.3	-10.6	-32.1	10.6
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	71,737.2	607.0	4,184.0	4,232.7	7,999.5	8,462.4
2.1a Growth (Per cent)		0.9	7.1	6.3	14.5	13.4
2.1.1 Demand	6,548.1	6.9	-365.2	-74.9	384.2	660.0
2.1.2 Time	65,189.1	600.0	4,549.2	4,307.6	7,615.2	7,802.4
2.2 Borrowings	2,665.1	-31.8	-80.7	448.5	313.5	681.3
2.3 Other Demand and Time Liabilities	4,256.2	293.7	91.4	139.9	166.4	430.9
<b>3. Borrowings from Reserve Bank</b>	<b>364.8</b>	<b>-51.9</b>	<b>-51.3</b>	<b>148.9</b>	<b>28.1</b>	<b>328.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,725.4</b>	<b>91.9</b>	<b>-30.7</b>	<b>497.8</b>	<b>-395.8</b>	<b>162.1</b>
4.1 Cash in hand	420.3	-19.5	31.0	15.4	42.1	28.0
4.2 Balances with Reserve Bank	3,305.1	111.4	-61.8	482.4	-437.9	134.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,017.7	-55.9	93.8	56.9	281.8	217.4
5.2 Money at Call and Short Notice	170.3	-14.6	14.5	-125.7	20.8	-76.9
5.3 Advances to Banks	132.6	6.4	-48.9	5.7	16.0	45.6
5.4 Other Assets	537.0	-21.9	-43.4	-278.8	-32.9	-123.5
<b>6 Investments</b>	<b>21,474.0</b>	<b>-89.6</b>	<b>2,422.8</b>	<b>1,412.9</b>	<b>2,692.9</b>	<b>1,673.3</b>
6.1a Growth (Per cent)		-0.4	13.9	7.0	15.7	8.5
6.1 Government Securities	21,449.9	-89.9	2,423.6	1,413.3	2,705.8	1,676.1
6.2 Other Approved Securities	24.1	0.2	-0.8	-0.4	-12.9	-2.8
<b>7 Bank Credit</b>	<b>56,132.5</b>	<b>837.7</b>	<b>1,380.7</b>	<b>3,527.9</b>	<b>6,747.2</b>	<b>8,633.3</b>
7.1a Growth (Per cent)		1.5	3.0	6.7	16.6	18.2
7a.1 Food Credit	1,014.3	-8.8	134.0	50.1	212.9	67.3
7a.2 Non-food credit	55,118.2	846.5	1,246.7	3,477.9	6,534.4	8,566.1
7b.1 Loans, Cash credit and Overdrafts	54,071.0	804.5	1,380.7	3,479.2	6,452.6	8,330.4
7b.2 Inland Bills – Purchased	292.2	18.8	28.0	43.5	76.5	100.8
7b.3 Discounted	1,048.2	9.5	3.0	-46.3	168.1	65.5
7b.4 Foreign Bills – Purchased	241.5	9.1	-16.5	26.5	21.9	46.3
7b.5 Discounted	479.7	-4.2	-14.5	24.9	28.1	90.3