

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i>  | <b>Outstanding<br/>as on Jan 10,<br/>2014</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>2013</b>         | <b>2014</b>    |
|  | <b>1</b>                                      | <b>2</b>              | <b>3</b>                     | <b>4</b>       | <b>5</b>            | <b>6</b>       |
| <b>1 Liabilities to the Banking System</b>           |   |                       |                              |                |                     |                |
| 1.1 Demand and Time Deposits from Banks              | 717.5   | -10.3                 | -50.6                        | -129.1         | 49.1                | -74.4          |
| 1.2 Borrowings from Banks                            | 300.5   | -20.6                 | -33.7                        | -93.1          | -45.3               | 14.9           |
| 1.3 Other Demand and Time Liabilities                | 91.7  | 19.2                  | 50.3                         | 0.8            | 10.3                | -20.0          |
| <b>2 Liabilities to Others</b>                       |   |                       |                              |                |                     |                |
| 2.1 Aggregate Deposits                               | 75,490.4                                      | 471.8                 | 6,232.4                      | 7,985.9        | 7,600.8             | 10,167.1       |
| 2.1a Growth (Per cent)                               |   | 0.6                   | 10.5                         | 11.8           | 13.2                | 15.6           |
| 2.1.1 Demand   | 6,705.1                                       | -192.8                | -222.1                       | 82.1           | 55.3                | 673.9          |
| 2.1.2 Time   | 68,785.3                                      | 664.6                 | 6,454.5                      | 7,903.8        | 7,545.5             | 9,493.3        |
| 2.2 Borrowings                                       | 2,359.6                                       | -86.8                 | 90.6                         | 143.0          | 586.7               | 204.4          |
| 2.3 Other Demand and Time Liabilities                | 4,075.1                                       | -154.9                | 127.5                        | -41.2          | 417.1               | 213.7          |
| <b>3. Borrowings from Reserve Bank</b>               | <b>414.3</b>                                  | <b>-13.2</b>          | <b>129.4</b>                 | <b>198.4</b>   | <b>169.7</b>        | <b>197.3</b>   |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>3,640.4</b>                                | <b>-75.7</b>          | <b>-213.2</b>                | <b>412.8</b>   | <b>-530.8</b>       | <b>259.6</b>   |
| 4.1 Cash in hand                                     | 435.3   | -44.5                 | 39.0                         | 30.4           | 62.7                | 34.9           |
| 4.2 Balances with Reserve Bank                       | 3,205.1                                       | -31.3                 | -252.2                       | 382.5          | -593.5              | 224.7          |
| <b>5 Assets with the Banking System</b>              |   |                       |                              |                |                     |                |
| 5.1 Balances with Other Banks                        | 994.9   | -12.3                 | 100.7                        | 34.2           | 190.1               | 187.7          |
| 5.2 Money at Call and Short Notice                   | 229.5   | -4.1                  | -22.3                        | -66.5          | -50.4               | 19.0           |
| 5.3 Advances to Banks                                | 133.8   | 2.7                   | -41.2                        | 6.9            | 19.5                | 39.1           |
| 5.4 Other Assets                                     | 410.9   | -2.4                  | -7.6                         | -404.9         | -105.3              | -285.5         |
| <b>6 Investments</b>                                 | <b>22,322.4</b>                               | <b>173.5</b>          | <b>2,401.1</b>               | <b>2,261.3</b> | <b>2,948.1</b>      | <b>2,543.4</b> |
| 6.1a Growth (Per cent)                               |   | 0.8                   | 13.8                         | 11.3           | 17.5                | 12.9           |
| 6.1 Government Securities                            | 22,303.3                                      | 174.7                 | 2,405.7                      | 2,266.7        | 2,957.6             | 2,547.4        |
| 6.2 Other Approved Securities                        | 19.1  | -1.2                  | -4.6                         | -5.4           | -9.5                | -4.0           |
| <b>7 Bank Credit</b>                                 | <b>57,899.2</b>                               | <b>340.1</b>          | <b>4,294.8</b>               | <b>5,294.7</b> | <b>7,066.5</b>      | <b>7,486.0</b> |
| 7.1a Growth (Per cent)                               |   | 0.6                   | 9.3                          | 10.1           | 16.3                | 14.8           |
| 7a.1 Food Credit                                     | 1,137.1                                       | 18.7                  | 251.1                        | 172.9          | 200.2               | 72.9           |
| 7a.2 Non-food credit                                 | 56,762.2                                      | 321.4                 | 4,043.7                      | 5,121.8        | 6,866.2             | 7,413.0        |
| 7b.1 Loans, Cash credit and Overdrafts               | 55,722.8                                      | 291.4                 | 4,169.1                      | 5,131.1        | 6,764.1             | 7,193.9        |
| 7b.2 Inland Bills – Purchased                        | 406.2   | 19.2                  | 65.1                         | 157.5          | 72.5                | 177.7          |
| 7b.3 Discounted                                      | 1,026.0                                       | 26.0                  | 9.6                          | -68.5          | 166.4               | 36.6           |
| 7b.4 Foreign Bills – Purchased                       | 257.5   | 3.9                   | 2.6                          | 42.6           | 13.9                | 43.2           |
| 7b.5 Discounted                                      | 486.8   | -0.5                  | 48.3                         | 32.0           | 49.6                | 34.6           |