

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec 13, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	756.3	30.4	-46.6	-90.2	76.2	-39.7
1.2 Borrowings from Banks	269.1	-9.5	-109.1	-124.4	-95.1	59.0
1.3 Other Demand and Time Liabilities	61.9	-48.5	5.9	-29.0	-32.9	-5.5
2 Liabilities to Others						
2.1 Aggregate Deposits	75,242.2	462.9	5,219.2	7,737.6	7,547.2	10,932.2
2.1a Growth (Per cent)		0.6	8.8	11.5	13.3	17.0
2.1.1 Demand	6,932.6	240.4	-134.2	309.6	502.1	813.5
2.1.2 Time	68,309.5	222.5	5,353.4	7,428.0	7,045.1	10,118.6
2.2 Borrowings	2,477.7	-63.6	-81.2	261.1	281.3	494.3
2.3 Other Demand and Time Liabilities	4,359.8	233.3	327.3	243.5	488.8	298.6
3. Borrowings from Reserve Bank	182.5	-208.6	82.4	-33.4	131.6	12.5
4 Cash in Hand and Balances with Reserve Bank	3,882.6	129.9	84.8	655.0	-190.6	203.8
4.1 Cash in hand	445.0	-29.0	61.6	40.1	50.1	22.1
4.2 Balances with Reserve Bank	3,437.6	158.9	23.2	614.9	-240.7	181.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	976.5	-91.0	66.5	15.7	192.5	203.4
5.2 Money at Call and Short Notice	196.3	-27.1	-56.3	-99.8	-56.8	19.8
5.3 Advances to Banks	112.1	-1.4	-64.5	-14.8	6.5	40.7
5.4 Other Assets	434.0	-25.6	-32.9	-381.8	-62.8	-237.1
6 Investments	22,351.0	75.7	2,168.5	2,289.9	2,746.1	2,804.6
6.1a Growth (Per cent)		0.3	12.5	11.4	16.3	14.3
6.1 Government Securities	22,327.3	75.5	2,173.7	2,290.7	2,757.8	2,803.4
6.2 Other Approved Securities	23.7	0.1	-5.2	-0.8	-11.7	1.2
7 Bank Credit	57,013.3	363.0	3,496.7	4,408.7	6,932.1	7,398.0
7.1a Growth (Per cent)		0.6	7.6	8.4	16.2	14.9
7a.1 Food Credit	1,075.4	33.4	273.8	111.1	257.8	-11.5
7a.2 Non-food credit	55,937.9	329.6	3,222.9	4,297.6	6,674.3	7,409.5
7b.1 Loans, Cash credit and Overdrafts	54,930.2	334.6	3,460.5	4,338.5	6,706.6	7,109.9
7b.2 Inland Bills – Purchased	381.4	8.9	63.0	132.7	81.2	154.9
7b.3 Discounted	987.6	7.0	-36.0	-106.9	116.2	43.8
7b.4 Foreign Bills – Purchased	254.7	8.7	-28.1	39.8	-13.4	71.2
7b.5 Discounted	459.3	3.8	37.4	4.6	41.6	18.1