

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 11, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-12	2012-13	2012	2013
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	794.2	-3.7	5.4	-48.3	78.7	51.5
1.2 Borrowings from Banks	261.3	-81.0	33.6	-57.9	98.6	-69.5
1.3 Other Demand and Time Liabilities	111.7	39.3	30.2	50.3	29.8	10.3
2 Liabilities to Others						
2.1 Aggregate Deposits	65,386.0	613.5	5,642.8	6,295.1	8,252.8	7,663.5
2.1a Growth (Per cent)		0.9	10.8	10.7	16.7	13.3
2.1.1 Demand	6,059.6	-321.3	-441.2	-193.7	275.8	83.8
2.1.2 Time	59,326.3	934.7	6,084.0	6,488.8	7,977.0	7,579.7
2.2 Borrowings	2,153.2	111.5	255.0	88.6	329.8	584.8
2.3 Other Demand and Time Liabilities	3,868.8	-69.1	26.3	134.9	189.4	424.5
3. Borrowings from Reserve Bank	217.0	-27.3	-3.1	129.4	14.4	169.7
4 Cash in Hand and Balances with Reserve Bank	3,382.1	-35.8	416.5	-211.9	525.6	-529.5
4.1 Cash in hand	401.6	-43.7	34.2	40.3	34.5	64.0
4.2 Balances with Reserve Bank	2,980.5	7.9	382.3	-252.2	491.1	-593.5
5 Assets with the Banking System						
5.1 Balances with Other Banks	819.2	-19.8	55.8	112.6	142.2	202.0
5.2 Money at Call and Short Notice	206.6	-77.4	94.9	-26.2	124.5	-54.3
5.3 Advances to Banks	93.5	-15.5	-50.5	-42.3	17.7	18.4
5.4 Other Assets	691.5	4.0	110.9	-12.5	315.9	-110.2
6 Investments	19,797.8	402.1	1,814.7	2,419.9	2,213.6	2,966.9
6.1a Growth (Per cent)		2.1	12.1	13.9	15.1	17.6
6.1 Government Securities	19,764.7	399.4	1,826.9	2,414.5	2,225.2	2,966.4
6.2 Other Approved Securities	33.1	2.7	-12.1	5.4	-11.7	0.5
7 Bank Credit	50,427.9	155.8	3,926.0	4,309.4	6,139.2	7,081.1
7.1a Growth (Per cent)		0.3	10.0	9.3	16.5	16.3
7a.1 Food Credit	1,064.1	-11.4	221.1	251.1	224.4	200.2
7a.2 Non-food credit	49,363.8	167.2	3,704.9	4,058.3	5,914.8	6,880.8
7b.1 Loans, Cash credit and Overdrafts	48,550.9	148.8	3,824.7	4,191.1	5,916.3	6,786.1
7b.2 Inland Bills – Purchased	231.2	3.2	21.6	67.7	30.9	75.2
7b.3 Discounted	989.4	0.9	24.3	9.7	128.6	166.5
7b.4 Foreign Bills – Purchased	212.0	5.9	14.6	0.3	12.5	11.6
7b.5 Discounted	444.4	-3.1	40.8	40.6	51.0	41.8