

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 5, 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	907.9	65.9	53.2	65.9	165.3	12.1
1.2 Borrowings from Banks	412.3	18.8	35.9	18.8	83.3	57.2
1.3 Other Demand and Time Liabilities	119.0	28.1	8.2	28.1	-34.3	49.4
2 Liabilities to Others						
2.1 Aggregate Deposits	69,048.7	1,534.4	1,897.2	1,534.4	7,665.7	8,060.6
2.1a Growth (Per cent)		2.3	3.2	2.3	14.4	13.2
2.1.1 Demand	6,793.5	174.3	231.2	174.3	631.8	309.0
2.1.2 Time	62,255.2	1,360.1	1,666.0	1,360.1	7,033.9	7,751.6
2.2 Borrowings	2,238.5	17.6	-12.0	17.6	653.0	185.9
2.3 Other Demand and Time Liabilities	3,844.4	-281.0	-28.5	-281.0	140.2	139.0
3. Borrowings from Reserve Bank	226.5	10.6	-40.1	10.6	36.8	179.0
4 Cash in Hand and Balances with Reserve Bank	2,920.7	-307.1	-362.9	-307.1	176.1	-310.5
4.1 Cash in hand	398.3	-6.8	-14.5	-6.8	62.2	51.5
4.2 Balances with Reserve Bank	2,522.4	-300.3	-348.4	-300.3	113.9	-361.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,046.0	96.7	90.4	96.7	257.4	249.0
5.2 Money at Call and Short Notice	425.3	128.9	68.9	128.9	142.9	123.6
5.3 Advances to Banks	155.1	28.4	29.3	28.4	35.0	-10.0
5.4 Other Assets	662.7	-153.4	85.6	-153.4	117.9	-126.8
6 Investments	20,326.3	266.0	730.7	266.0	2,390.7	2,217.7
6.1a Growth (Per cent)		1.3	4.2	1.3	15.2	12.2
6.1 Government Securities	20,301.8	267.2	728.8	267.2	2,405.6	2,222.8
6.2 Other Approved Securities	24.6	-1.2	1.9	-1.2	-14.9	-5.1
7 Bank Credit	53,463.8	835.5	815.5	835.5	7,401.2	6,529.8
7.1a Growth (Per cent)		1.6	1.8	1.6	18.7	13.9
7a.1 Food Credit	979.7	15.5	-15.2	15.5	298.6	181.9
7a.2 Non-food credit	52,484.1	820.0	830.7	820.0	7,102.6	6,347.9
7b.1 Loans, Cash credit and Overdrafts	51,349.9	734.8	723.9	734.8	7,070.5	6,266.2
7b.2 Inland Bills – Purchased	270.2	22.1	23.0	22.1	48.2	83.7
7b.3 Discounted	1,124.5	28.2	46.9	28.2	198.9	97.9
7b.4 Foreign Bills – Purchased	238.5	22.9	17.8	22.9	44.7	8.9
7b.5 Discounted	480.8	27.6	3.9	27.6	38.8	73.1