

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug 23, 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	673.3	-4.9	-82.6	-173.2	43.2	-86.6
1.2 Borrowings from Banks	313.0	-32.9	7.3	-80.6	89.2	-13.5
1.3 Other Demand and Time Liabilities	66.2	-0.7	24.6	-24.7	-13.7	-19.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	71,130.3	93.3	3,860.8	3,625.7	7,816.9	8,178.6
2.1a Growth (Per cent)		0.1	6.5	5.4	14.2	13.0
2.1.1 Demand	6,541.2	89.2	-190.7	-81.8	447.2	478.7
2.1.2 Time	64,589.1	4.2	4,051.5	3,707.5	7,369.7	7,700.0
2.2 Borrowings	2,696.9	195.1	-70.9	480.3	370.1	703.2
2.3 Other Demand and Time Liabilities	3,962.6	3.5	46.8	-153.8	178.9	181.9
<b>3. Borrowings from Reserve Bank</b>	<b>416.7</b>	<b>36.4</b>	<b>-19.7</b>	<b>200.8</b>	<b>50.8</b>	<b>348.8</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,633.5</b>	<b>19.0</b>	<b>-18.5</b>	<b>405.9</b>	<b>-403.9</b>	<b>58.0</b>
4.1 Cash in hand	439.8	45.6	108.4	34.9	114.4	-29.9
4.2 Balances with Reserve Bank	3,193.8	-26.6	-126.8	371.1	-518.3	87.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,073.6	46.2	92.8	112.8	302.1	274.2
5.2 Money at Call and Short Notice	184.9	-9.5	36.0	-111.1	104.3	-83.9
5.3 Advances to Banks	126.2	3.4	-41.8	-0.7	18.5	32.2
5.4 Other Assets	558.9	-18.6	-15.0	-256.9	-37.7	-130.1
<b>6 Investments</b>	<b>21,563.7</b>	<b>72.3</b>	<b>2,191.1</b>	<b>1,502.6</b>	<b>2,547.4</b>	<b>1,994.7</b>
6.1a Growth (Per cent)		0.3	12.6	7.5	15.0	10.2
6.1 Government Securities	21,539.7	72.6	2,192.4	1,503.2	2,561.2	1,997.1
6.2 Other Approved Securities	23.9	-0.3	-1.3	-0.6	-13.9	-2.4
<b>7 Bank Credit</b>	<b>55,294.8</b>	<b>204.1</b>	<b>1,114.1</b>	<b>2,690.2</b>	<b>6,756.3</b>	<b>8,062.1</b>
7.1a Growth (Per cent)		0.4	2.4	5.1	16.7	17.1
7a.1 Food Credit	1,023.0	-61.2	155.0	58.8	232.2	55.0
7a.2 Non-food credit	54,271.7	265.4	959.2	2,631.4	6,524.2	8,007.1
7b.1 Loans, Cash credit and Overdrafts	53,266.5	190.3	1,129.0	2,674.7	6,446.1	7,777.7
7b.2 Inland Bills – Purchased	273.4	4.5	22.6	24.7	75.3	87.3
7b.3 Discounted	1,038.8	-1.5	1.7	-55.8	168.8	57.2
7b.4 Foreign Bills – Purchased	232.4	-4.8	-18.1	17.4	19.4	38.8
7b.5 Discounted	483.9	15.7	-21.1	29.2	46.8	101.1