

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan 24, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2013	2014
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	712.0	-5.4	-57.1	-134.5	45.8	-73.5
1.2 Borrowings from Banks	354.5	54.0	7.6	-39.1	-7.8	27.6
1.3 Other Demand and Time Liabilities	71.7	-20.0	22.1	-19.1	-18.3	-11.8
2 Liabilities to Others						
2.1 Aggregate Deposits	75,525.8	35.4	6,197.2	8,021.3	7,568.5	10,237.8
2.1a Growth (Per cent)		0.0	10.5	11.9	13.1	15.7
2.1.1 Demand	6,958.0	252.9	-149.7	335.0	148.1	854.4
2.1.2 Time	68,567.8	-217.5	6,346.9	7,686.3	7,420.5	9,383.4
2.2 Borrowings	2,347.5	-12.1	1.5	130.9	232.1	281.5
2.3 Other Demand and Time Liabilities	4,057.6	-17.5	175.3	-58.7	411.3	148.4
3. Borrowings from Reserve Bank	298.0	-116.2	159.3	82.2	154.2	51.2
4 Cash in Hand and Balances with Reserve Bank	3,683.7	43.3	-32.0	456.2	-492.4	121.7
4.1 Cash in hand	450.4	15.1	82.7	45.5	73.2	6.4
4.2 Balances with Reserve Bank	3,233.3	28.2	-114.6	410.7	-565.6	115.3
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,006.2	11.3	89.1	45.5	152.4	210.6
5.2 Money at Call and Short Notice	263.1	33.6	-13.1	-32.9	-11.1	43.5
5.3 Advances to Banks	133.0	-0.8	-59.5	6.1	3.5	56.6
5.4 Other Assets	420.2	9.3	-30.9	-395.6	-133.2	-252.9
6 Investments	22,179.0	-143.4	2,283.2	2,117.9	2,746.7	2,517.9
6.1a Growth (Per cent)		-0.6	13.1	10.6	16.2	12.8
6.1 Government Securities	22,159.5	-143.8	2,288.1	2,123.0	2,755.2	2,521.2
6.2 Other Approved Securities	19.5	0.4	-4.8	-5.0	-8.5	-3.4
7 Bank Credit	57,928.3	29.0	4,390.6	5,323.7	6,981.9	7,419.1
7.1a Growth (Per cent)		0.1	9.5	10.1	16.0	14.7
7a.1 Food Credit	1,117.7	-19.3	244.0	153.5	226.2	60.7
7a.2 Non-food credit	56,810.5	48.4	4,146.6	5,170.2	6,755.7	7,358.4
7b.1 Loans, Cash credit and Overdrafts	55,799.2	76.4	4,280.3	5,207.4	6,677.1	7,159.1
7b.2 Inland Bills – Purchased	391.3	-14.9	62.6	142.6	70.4	165.2
7b.3 Discounted	1,019.5	-6.5	12.0	-75.0	167.1	27.8
7b.4 Foreign Bills – Purchased	246.8	-10.7	-4.3	31.9	16.3	39.5
7b.5 Discounted	471.5	-15.3	40.1	16.8	51.0	27.6