

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 9, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2012-13	2013-14	2012	2013
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	678.2	4.2	-90.2	-168.3	68.0	-74.1
1.2 Borrowings from Banks	345.9	33.2	-42.1	-47.7	-16.8	68.7
1.3 Other Demand and Time Liabilities	66.9	14.6	10.4	-24.0	-29.2	-4.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	71,036.9	168.5	3,772.4	3,532.4	7,911.5	8,173.8
2.1a Growth (Per cent)		0.2	6.4	5.2	14.4	13.0
2.1.1 Demand	6,452.1	-198.5	-406.1	-170.9	369.9	604.8
2.1.2 Time	64,584.8	366.9	4,178.4	3,703.3	7,541.6	7,568.9
2.2 Borrowings	2,501.8	-9.5	-105.4	285.2	389.5	542.7
2.3 Other Demand and Time Liabilities	3,959.1	114.9	-106.5	-157.3	5.5	331.7
<b>3. Borrowings from Reserve Bank</b>	<b>380.3</b>	<b>35.9</b>	<b>-10.8</b>	<b>164.4</b>	<b>65.6</b>	<b>303.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,614.5</b>	<b>41.8</b>	<b>30.0</b>	<b>386.9</b>	<b>-288.2</b>	<b>-9.5</b>
4.1 Cash in hand	394.2	-27.6	21.2	-10.7	46.5	11.6
4.2 Balances with Reserve Bank	3,220.4	69.4	8.8	397.7	-334.7	-21.1
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,027.3	20.6	82.5	66.5	267.3	238.2
5.2 Money at Call and Short Notice	194.4	9.3	-25.6	-101.6	-7.3	-12.8
5.3 Advances to Banks	122.8	2.6	-32.2	-4.1	28.8	19.2
5.4 Other Assets	577.5	-37.0	7.1	-238.2	-25.8	-133.5
<b>6 Investments</b>	<b>21,491.3</b>	<b>-346.7</b>	<b>1,929.3</b>	<b>1,430.3</b>	<b>2,430.6</b>	<b>2,184.2</b>
6.1a Growth (Per cent)		-1.6	11.1	7.1	14.4	11.3
6.1 Government Securities	21,467.1	-346.4	1,930.7	1,430.6	2,445.8	2,186.2
6.2 Other Approved Securities	24.2	-0.2	-1.5	-0.3	-15.2	-2.0
<b>7 Bank Credit</b>	<b>55,090.6</b>	<b>1,038.2</b>	<b>1,131.7</b>	<b>2,486.0</b>	<b>6,736.7</b>	<b>7,840.4</b>
7.1a Growth (Per cent)		1.9	2.5	4.7	16.6	16.6
7a.1 Food Credit	1,084.2	72.7	184.8	120.0	273.4	86.4
7a.2 Non-food credit	54,006.4	965.4	946.9	2,366.0	6,463.3	7,754.0
7b.1 Loans, Cash credit and Overdrafts	53,076.1	980.3	1,168.7	2,484.4	6,465.8	7,547.7
7b.2 Inland Bills – Purchased	268.9	19.5	7.8	20.3	63.7	97.6
7b.3 Discounted	1,040.3	-7.6	-5.1	-54.3	141.1	65.6
7b.4 Foreign Bills – Purchased	237.2	22.7	-22.4	22.3	12.2	47.9
7b.5 Discounted	468.2	23.2	-17.3	13.4	53.8	81.6