

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Feb. 7, 2014</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
	<b>2012-13</b>	<b>2013-14</b>		<b>2013</b>	<b>2014</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	701.9	-10.2	-71.4	-144.7	11.4	-69.3
1.2 Borrowings from Banks	222.5	-131.9	-16.1	-171.1	65.7	-80.6
1.3 Other Demand and Time Liabilities	61.2	-10.6	14.6	-29.7	-25.5	-14.8
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	75,990.7	464.9	6,656.9	8,486.1	7,701.4	10,243.0
2.1a Growth (Per cent)		0.6	11.3	12.6	13.3	15.6
2.1.1 Demand	6,855.1	-102.9	-141.5	232.1	178.6	743.2
2.1.2 Time	69,135.6	567.8	6,798.3	8,254.1	7,522.8	9,499.7
2.2 Borrowings	2,313.2	-34.3	69.0	96.6	308.0	179.7
2.3 Other Demand and Time Liabilities	4,239.0	181.3	189.7	122.6	489.8	315.3
<b>3. Borrowings from Reserve Bank</b>	<b>406.4</b>	<b>108.4</b>	<b>89.5</b>	<b>190.5</b>	<b>135.2</b>	<b>229.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,588.8</b>	<b>-94.9</b>	<b>-349.1</b>	<b>361.2</b>	<b>-354.2</b>	<b>343.9</b>
4.1 Cash in hand	436.9	-13.5	43.1	32.0	63.3	32.6
4.2 Balances with Reserve Bank	3,151.9	-81.4	-392.2	329.2	-417.5	311.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,022.2	16.0	84.2	61.5	129.5	231.5
5.2 Money at Call and Short Notice	185.5	-77.7	-48.1	-110.6	30.2	0.8
5.3 Advances to Banks	133.2	0.2	-47.1	6.3	41.0	44.4
5.4 Other Assets	397.8	-22.4	-26.2	-418.0	-117.7	-279.9
<b>6 Investments</b>	<b>22,365.7</b>	<b>186.8</b>	<b>2,604.9</b>	<b>2,304.7</b>	<b>2,660.8</b>	<b>2,382.9</b>
6.1a Growth (Per cent)		0.8	15.0	11.5	15.4	11.9
6.1 Government Securities	22,347.0	187.5	2,612.0	2,310.5	2,670.2	2,384.8
6.2 Other Approved Securities	18.7	-0.8	-7.1	-5.8	-9.4	-1.9
<b>7 Bank Credit</b>	<b>58,521.4</b>	<b>593.1</b>	<b>4,876.9</b>	<b>5,916.8</b>	<b>7,168.1</b>	<b>7,525.9</b>
7.1a Growth (Per cent)		1.0	10.6	11.2	16.4	14.8
7a.1 Food Credit	1,107.1	-10.7	274.3	142.9	271.6	19.8
7a.2 Non-food credit	57,414.3	603.7	4,602.6	5,773.9	6,896.6	7,506.2
7b.1 Loans, Cash credit and Overdrafts	56,361.8	562.6	4,770.1	5,770.1	6,883.6	7,231.9
7b.2 Inland Bills – Purchased	387.6	-3.6	65.5	139.0	71.6	158.7
7b.3 Discounted	1,046.5	27.0	24.8	-48.0	157.9	41.9
7b.4 Foreign Bills – Purchased	254.1	7.3	-5.6	39.2	21.9	48.0
7b.5 Discounted	471.2	-0.3	22.1	16.5	33.2	45.3