

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 22, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	998.1	47.1	-173.7	220.9	-87.1	325.3
1.2 Borrowings from Banks	282.4	26.6	-72.7	-67.3	-5.6	-38.5
1.3 Other Demand and Time Liabilities	71.5	17.3	-26.1	-63.5	-21.2	6.7
2 Liabilities to Others						
2.1 Aggregate Deposits	80,488.3	-91.1	3,362.6	3,432.7	7,915.6	9,621.1
2.1a Growth (Per cent)		-0.1	5.0	4.5	12.6	13.6
2.1.1 Demand	7,285.7	59.7	-123.0	146.5	437.4	785.7
2.1.2 Time	73,202.5	-150.9	3,485.7	3,286.1	7,478.1	8,835.3
2.2 Borrowings	1,939.9	-13.4	481.6	-270.5	704.6	-758.3
2.3 Other Demand and Time Liabilities	4,277.5	-2.0	-149.8	-105.8	185.9	311.0
3. Borrowings from Reserve Bank	840.3	-166.6	200.8	424.2	348.8	423.7
4 Cash in Hand and Balances with Reserve Bank	3,794.6	56.5	404.1	172.5	56.2	162.9
4.1 Cash in hand	510.2	32.7	33.0	51.5	-31.7	72.3
4.2 Balances with Reserve Bank	3,284.4	23.8	371.1	121.0	87.9	90.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,219.7	15.2	-16.2	157.4	145.2	275.1
5.2 Money at Call and Short Notice	173.0	10.8	-107.1	-105.1	-79.8	-16.0
5.3 Advances to Banks	190.4	-13.4	1.4	23.0	34.2	62.2
5.4 Other Assets	244.3	-1.8	-254.7	-198.5	-127.9	-316.8
6 Investments	23,663.6	-21.7	1,442.2	1,535.4	1,934.2	2,160.4
6.1a Growth (Per cent)		-0.1	7.2	6.9	9.9	10.0
6.1 Government Securities	23,644.2	-21.6	1,445.0	1,532.3	1,938.9	2,162.7
6.2 Other Approved Securities	19.4	-0.1	-2.8	3.1	-4.6	-2.3
7 Bank Credit	61,175.1	-112.2	2,539.6	1,234.1	7,911.5	6,030.9
7.1a Growth (Per cent)		-0.2	4.8	2.1	16.8	10.9
7a.1 Food Credit	1,077.9	-5.3	58.8	93.1	55.0	54.8
7a.2 Non-food credit	60,097.2	-106.9	2,480.8	1,141.0	7,856.5	5,976.1
7b.1 Loans, Cash credit and Overdrafts	59,033.9	8.1	2,526.7	1,343.1	7,629.7	5,915.5
7b.2 Inland Bills – Purchased	335.9	-74.6	22.7	-48.6	85.3	64.5
7b.3 Discounted	1,138.9	-33.4	-55.8	33.1	57.2	100.2
7b.4 Foreign Bills – Purchased	230.8	-2.3	17.0	-32.1	38.3	-1.0
7b.5 Discounted	435.6	-9.9	29.1	-61.5	101.0	-48.3