

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May. 16, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	817.1	-7.7	27.8	39.9	91.1	-57.3
1.2 Borrowings from Banks	368.9	-62.1	-74.7	19.2	-4.9	50.0
1.3 Other Demand and Time Liabilities	77.7	21.4	-49.3	-57.4	-24.5	36.0
2 Liabilities to Others						
2.1 Aggregate Deposits	78,555.2	-329.0	1,057.0	1,499.6	7,928.8	9,993.7
2.1a Growth (Per cent)		-0.4	1.6	1.9	13.1	14.6
2.1.1 Demand	7,255.6	-226.7	-374.4	116.4	430.8	1,007.0
2.1.2 Time	71,299.6	-102.3	1,431.4	1,383.2	7,497.9	8,986.7
2.2 Borrowings	2,127.2	-33.1	-114.6	-83.2	115.0	25.1
2.3 Other Demand and Time Liabilities	4,182.4	-31.5	-368.3	-200.9	113.9	434.4
3. Borrowings from Reserve Bank	392.0	-22.7	-16.6	-24.2	124.6	192.7
4 Cash in Hand and Balances with Reserve Bank	3,741.0	-51.2	362.6	118.8	133.6	150.7
4.1 Cash in hand	503.2	19.6	24.1	44.5	40.9	74.2
4.2 Balances with Reserve Bank	3,237.8	-70.8	338.5	74.3	92.8	76.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,191.0	-43.5	-24.7	128.7	202.0	254.9
5.2 Money at Call and Short Notice	296.5	44.1	-99.1	18.4	-44.8	99.5
5.3 Advances to Banks	188.3	4.3	15.2	20.8	24.5	46.1
5.4 Other Assets	297.7	-31.0	-187.8	-145.0	-104.3	-330.2
6 Investments	23,018.5	87.9	367.3	890.3	2,177.5	2,590.2
6.1a Growth (Per cent)		0.4	1.8	4.0	11.9	12.7
6.1 Government Securities	22,998.1	88.0	369.5	886.2	2,183.1	2,592.0
6.2 Other Approved Securities	20.4	-0.1	-2.2	4.2	-5.5	-1.9
7 Bank Credit	60,431.5	-243.1	594.2	490.6	6,699.5	7,232.7
7.1a Growth (Per cent)		-0.4	1.1	0.8	14.4	13.6
7a.1 Food Credit	1,148.5	95.4	237.1	163.7	149.2	-52.8
7a.2 Non-food credit	59,283.0	-338.5	357.1	326.8	6,550.3	7,285.6
7b.1 Loans, Cash credit and Overdrafts	58,205.3	-217.4	581.9	514.5	6,367.5	7,031.6
7b.2 Inland Bills – Purchased	364.1	-3.8	-3.8	-20.4	77.6	119.2
7b.3 Discounted	1,161.0	-4.7	27.4	55.2	181.6	39.1
7b.4 Foreign Bills – Purchased	255.0	2.8	-8.9	-7.9	6.0	49.0
7b.5 Discounted	446.3	-20.0	-2.4	-50.8	66.9	-6.1