

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 13, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	816.5	-9.3	15.4	39.4	72.4	-45.4
1.2 Borrowings from Banks	368.0	35.8	-62.7	18.3	8.0	37.1
1.3 Other Demand and Time Liabilities	60.2	-33.0	-45.7	-74.8	-20.1	15.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	79,008.9	-279.6	1,853.9	1,953.3	8,176.6	9,650.5
2.1a Growth (Per cent)		-0.4	2.7	2.5	13.4	13.9
2.1.1 Demand	7,309.4	-266.9	-219.1	170.1	522.3	905.5
2.1.2 Time	71,699.6	-12.8	2,073.0	1,783.2	7,654.2	8,745.0
2.2 Borrowings	2,016.2	-30.8	21.7	-194.2	216.2	-222.1
2.3 Other Demand and Time Liabilities	4,408.0	-59.5	-66.8	24.7	154.0	358.5
<b>3. Borrowings from Reserve Bank</b>	<b>190.4</b>	<b>-122.1</b>	<b>-29.5</b>	<b>-225.7</b>	<b>151.2</b>	<b>4.1</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,910.2</b>	<b>70.1</b>	<b>418.4</b>	<b>288.0</b>	<b>108.2</b>	<b>264.2</b>
4.1 Cash in hand	476.3	-19.2	22.9	17.6	37.6	48.5
4.2 Balances with Reserve Bank	3,433.9	89.3	395.6	270.5	70.6	215.7
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,174.6	-13.4	-0.6	112.3	226.4	214.5
5.2 Money at Call and Short Notice	278.7	35.9	-80.9	0.7	-18.0	63.5
5.3 Advances to Banks	191.5	-0.1	14.2	24.1	12.3	50.4
5.4 Other Assets	228.1	-38.6	-205.3	-214.6	-116.3	-382.3
<b>6 Investments</b>	<b>22,951.5</b>	<b>-85.6</b>	<b>1,076.8</b>	<b>823.2</b>	<b>2,672.3</b>	<b>1,813.6</b>
6.1a Growth (Per cent)		-0.4	5.4	3.7	14.5	8.6
6.1 Government Securities	22,931.2	-85.2	1,079.4	819.2	2,677.1	1,815.3
6.2 Other Approved Securities	20.3	-0.4	-2.6	4.0	-4.8	-1.7
<b>7 Bank Credit</b>	<b>60,900.3</b>	<b>226.7</b>	<b>868.7</b>	<b>959.3</b>	<b>6,328.4</b>	<b>7,427.1</b>
7.1a Growth (Per cent)		0.4	1.7	1.6	13.4	13.9
7a.1 Food Credit	1,097.3	-68.4	147.1	112.6	56.0	-14.0
7a.2 Non-food credit	59,803.0	295.1	721.5	846.8	6,272.4	7,441.1
7b.1 Loans, Cash credit and Overdrafts	58,715.0	286.0	903.6	1,024.3	6,045.6	7,219.7
7b.2 Inland Bills – Purchased	352.6	-12.1	-7.7	-31.8	79.0	111.7
7b.3 Discounted	1,157.9	-27.8	-4.5	52.1	127.6	67.8
7b.4 Foreign Bills – Purchased	231.0	-12.4	-8.2	-31.9	12.8	24.3
7b.5 Discounted	443.9	-6.9	-14.6	-53.2	63.4	3.7