

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Feb. 20, 2015</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2013-14	2014-15	2014	2015
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,061.2	-8.6	-127.2	284.0	-70.1	341.8
1.2 Borrowings from Banks	365.6	-36.7	-128.6	15.9	-154.8	100.6
1.3 Other Demand and Time Liabilities	59.2	8.1	-18.2	-75.9	-19.2	-13.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	84,748.2	119.0	8,261.6	7,692.6	10,114.7	8,982.2
2.1a Growth (Per cent)		0.1	12.2	10.0	15.4	11.9
2.1.1 Demand	7,690.8	109.7	255.4	551.6	573.4	812.4
2.1.2 Time	77,057.5	9.4	8,006.2	7,141.1	9,541.3	8,169.8
2.2 Borrowings	2,250.6	70.7	40.9	40.3	125.8	-6.9
2.3 Other Demand and Time Liabilities	4,462.8	-144.7	256.7	79.5	385.0	89.7
<b>3. Borrowings from Reserve Bank</b>	<b>882.8</b>	<b>63.1</b>	<b>189.2</b>	<b>466.7</b>	<b>151.3</b>	<b>477.8</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,966.6</b>	<b>-182.2</b>	<b>346.3</b>	<b>344.5</b>	<b>142.5</b>	<b>392.8</b>
4.1 Cash in hand	533.5	17.0	48.9	74.8	-14.0	79.7
4.2 Balances with Reserve Bank	3,433.1	-199.2	297.4	269.6	156.6	313.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,358.3	-15.6	23.6	296.0	182.5	373.9
5.2 Money at Call and Short Notice	183.8	-32.7	-104.8	-94.2	-113.3	-7.4
5.3 Advances to Banks	142.7	2.4	7.6	-24.7	45.1	8.3
5.4 Other Assets	331.3	28.7	-414.5	-111.5	-245.2	-70.0
<b>6 Investments</b>	<b>25,365.4</b>	<b>95.0</b>	<b>2,308.8</b>	<b>3,237.2</b>	<b>2,723.4</b>	<b>2,995.6</b>
6.1a Growth (Per cent)		0.4	11.5	14.6	13.9	13.4
6.1 Government Securities	25,345.0	94.5	2,316.8	3,233.1	2,727.5	2,991.7
6.2 Other Approved Securities	20.4	0.5	-8.0	4.1	-4.1	3.9
<b>7 Bank Credit</b>	<b>64,533.9</b>	<b>118.7</b>	<b>5,853.7</b>	<b>4,592.9</b>	<b>7,185.7</b>	<b>6,075.5</b>
7.1a Growth (Per cent)		0.2	11.1	7.7	14.0	10.4
7a.1 Food Credit	997.4	-32.4	101.5	12.6	-3.6	-68.3
7a.2 Non-food credit	63,536.5	151.1	5,752.3	4,580.3	7,189.3	6,143.8
7b.1 Loans, Cash credit and Overdrafts	62,368.9	128.3	5,676.5	4,678.1	6,909.3	6,100.6
7b.2 Inland Bills – Purchased	342.9	-2.1	133.2	-41.5	148.0	-39.0
7b.3 Discounted	1,153.7	-11.7	-22.1	47.9	31.7	81.2
7b.4 Foreign Bills – Purchased	243.8	3.9	46.0	-19.1	58.1	-17.1
7b.5 Discounted	424.6	0.2	20.2	-72.5	38.6	-50.3