

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 18, 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	820.6	-31.0	35.4	43.4	69.6	-61.3
1.2 Borrowings from Banks	428.7	57.8	-39.3	76.2	-81.4	74.4
1.3 Other Demand and Time Liabilities	64.9	-35.2	-47.6	-69.9	-21.9	21.6
2 Liabilities to Others						
2.1 Aggregate Deposits	78,699.7	-611.4	746.2	1,305.8	7,881.7	10,448.9
2.1a Growth (Per cent)		-0.8	1.1	1.7	13.1	15.3
2.1.1 Demand	7,265.9	-411.5	-305.1	57.9	315.7	948.0
2.1.2 Time	71,433.7	-199.9	1,051.3	1,247.9	7,566.0	9,500.9
2.2 Borrowings	2,162.0	-25.0	-56.7	-48.4	196.4	2.0
2.3 Other Demand and Time Liabilities	4,124.9	-428.8	-437.0	-278.8	217.6	445.6
3. Borrowings from Reserve Bank	318.7	-53.2	-22.9	-97.4	153.6	125.7
4 Cash in Hand and Balances with Reserve Bank	3,737.0	18.1	266.5	3,274.5	-66.7	242.9
4.1 Cash in hand	470.7	17.8	-12.7	8.3	17.3	78.5
4.2 Balances with Reserve Bank	3,266.2	0.3	279.1	102.8	-84.0	164.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,233.7	15.4	-5.7	88.5	228.1	278.7
5.2 Money at Call and Short Notice	248.6	-25.3	-53.2	-41.4	-96.5	5.7
5.3 Advances to Banks	169.7	-35.0	7.6	2.3	11.4	35.1
5.4 Other Assets	391.3	-63.2	-173.3	-52.6	-86.3	-251.2
6 Investments	22,726.4	10.7	110.3	509.9	1,983.0	2,555.0
6.1a Growth (Per cent)		0.0	0.5	2.3	10.9	12.7
6.1 Government Securities	22,706.1	9.9	112.2	508.5	1,989.7	2,557.4
6.2 Other Approved Securities	20.3	0.9	-1.9	1.3	-6.6	-2.4
7 Bank Credit	60,360.8	-508.0	207.1	230.0	6,619.2	7,549.1
7.1a Growth (Per cent)		-0.8	0.4	0.4	14.3	14.3
7a.1 Food Credit	926.9	30.8	-1.7	-57.9	146.1	-35.6
7a.2 Non-food credit	59,433.9	-538.8	208.8	287.9	6,473.1	7,584.7
7b.1 Loans, Cash credit and Overdrafts	58,086.8	-352.0	171.5	208.2	6,311.8	7,323.6
7b.2 Inland Bills – Purchased	374.1	-89.3	6.1	-11.9	85.3	119.3
7b.3 Discounted	1,157.4	-37.0	17.8	51.6	148.3	45.0
7b.4 Foreign Bills – Purchased	255.0	-13.0	8.3	-8.4	2.4	31.7
7b.5 Discounted	487.6	-16.7	3.3	-9.5	71.4	29.6