

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 27, 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	864.0	47.5	-113.6	86.9	-73.3	131.1
1.2 Borrowings from Banks	317.9	-50.1	-89.2	-31.8	-11.9	13.5
1.3 Other Demand and Time Liabilities	65.6	5.4	-42.4	-69.4	-20.6	17.1
2 Liabilities to Others						
2.1 Aggregate Deposits	79,521.6	512.7	3,216.9	2,466.0	8,393.4	8,800.2
2.1a Growth (Per cent)		0.6	4.8	3.2	13.5	12.4
2.1.1 Demand	7,857.8	548.4	539.4	718.6	649.5	695.4
2.1.2 Time	71,663.8	-35.8	2,677.4	1,747.4	7,743.9	8,104.9
2.2 Borrowings	2,036.0	19.7	112.9	-174.4	295.2	-293.6
2.3 Other Demand and Time Liabilities	4,355.6	-52.4	-42.0	-27.7	275.3	281.2
3. Borrowings from Reserve Bank	229.5	39.1	5.4	-186.6	150.5	8.2
4 Cash in Hand and Balances with Reserve Bank	3,889.5	-20.7	502.8	267.3	64.8	159.1
4.1 Cash in hand	504.6	28.3	37.7	45.9	31.4	61.9
4.2 Balances with Reserve Bank	3,384.9	-49.0	465.0	221.5	33.4	97.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,210.5	35.9	61.7	148.2	260.3	188.1
5.2 Money at Call and Short Notice	221.1	-57.7	-72.9	-57.0	13.0	-2.0
5.3 Advances to Banks	206.3	14.8	9.4	38.9	-18.1	70.1
5.4 Other Assets	261.6	33.4	-212.6	-181.2	-198.3	-341.6
6 Investments	22,942.4	-9.0	1,279.2	814.2	2,699.4	1,602.2
6.1a Growth (Per cent)		-0.0	6.4	3.7	14.5	7.5
6.1 Government Securities	22,922.5	-8.7	1,281.1	810.5	2,702.0	1,604.8
6.2 Other Approved Securities	20.0	-0.3	-1.9	3.7	-2.6	-2.6
7 Bank Credit	61,225.3	325.0	1,441.0	1,284.4	6,415.2	7,179.7
7.1a Growth (Per cent)		0.5	2.7	2.1	13.5	13.3
7a.1 Food Credit	1,144.1	46.8	159.4	159.3	48.4	20.5
7a.2 Non-food credit	60,081.2	278.2	1,281.7	1,125.0	6,366.9	7,159.2
7b.1 Loans, Cash credit and Overdrafts	58,996.3	281.3	1,428.4	1,305.6	6,138.2	6,976.2
7b.2 Inland Bills – Purchased	363.7	11.1	-3.9	-20.7	70.9	118.9
7b.3 Discounted	1,160.4	2.5	-7.0	54.6	113.9	72.8
7b.4 Foreign Bills – Purchased	242.5	11.5	6.8	-20.4	11.2	20.8
7b.5 Discounted	462.4	18.5	16.6	-34.7	81.0	-8.9