

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 30, 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	825.8	8.7	59.5	48.6	123.2	-80.3
1.2 Borrowings from Banks	332.2	-36.7	-29.6	-17.5	77.2	-31.8
1.3 Other Demand and Time Liabilities	93.2	15.5	3.3	-41.9	24.7	-1.0
2 Liabilities to Others						
2.1 Aggregate Deposits	79,288.5	732.3	1,990.7	2,232.9	8,066.8	9,793.2
2.1a Growth (Per cent)		0.9	2.9	2.9	13.1	14.1
2.1.1 Demand	7,576.2	320.5	-72.4	437.0	604.8	1,025.6
2.1.2 Time	71,712.4	411.9	2,063.1	1,796.0	7,462.0	8,767.7
2.2 Borrowings	2,047.1	-80.2	-52.8	-163.3	134.3	-116.8
2.3 Other Demand and Time Liabilities	4,467.5	285.1	-113.9	84.2	267.0	465.1
3. Borrowings from Reserve Bank	312.5	-79.5	-53.5	-103.6	96.1	150.1
4 Cash in Hand and Balances with Reserve Bank	3,840.1	99.1	125.0	217.9	-37.2	487.5
4.1 Cash in hand	495.4	-7.8	50.8	36.7	57.9	39.7
4.2 Balances with Reserve Bank	3,344.7	106.9	74.2	181.2	-95.1	447.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,188.1	-6.6	-19.2	125.8	173.7	246.5
5.2 Money at Call and Short Notice	242.8	-54.3	-11.9	-35.2	82.8	-41.3
5.3 Advances to Banks	191.6	3.4	20.5	24.2	28.8	44.2
5.4 Other Assets	266.7	-31.0	-191.7	-176.0	-132.6	-357.3
6 Investments	23,037.0	16.1	765.1	908.8	2,342.2	2,210.9
6.1a Growth (Per cent)		0.1	3.8	4.1	12.7	10.6
6.1 Government Securities	23,016.4	15.9	767.9	904.4	2,348.3	2,212.0
6.2 Other Approved Securities	20.7	0.2	-2.8	4.4	-6.1	-1.1
7 Bank Credit	60,673.7	241.2	1,083.2	732.7	6,545.1	6,985.9
7.1a Growth (Per cent)		0.4	2.1	1.2	13.9	13.0
7a.1 Food Credit	1,165.7	17.2	216.2	181.0	59.9	-14.7
7a.2 Non-food credit	59,507.9	224.0	867.0	551.7	6,485.2	7,000.5
7b.1 Loans, Cash credit and Overdrafts	58,429.0	222.8	1,082.0	738.2	6,240.0	6,755.2
7b.2 Inland Bills – Purchased	364.8	0.7	-0.1	-19.7	79.8	116.2
7b.3 Discounted	1,185.7	24.7	12.8	79.9	160.6	78.4
7b.4 Foreign Bills – Purchased	243.4	-11.6	-4.3	-19.5	6.5	32.8
7b.5 Discounted	450.8	4.6	-7.2	-46.3	58.3	3.3