

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on May. 2, 2014</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2013-14	2014-15	2013	2014
			<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	824.7	4.1	24.3	47.5	-20.0	-46.1
1.2 Borrowings from Banks	430.9	2.2	-69.7	78.5	-79.7	107.1
1.3 Other Demand and Time Liabilities	56.2	-8.7	-46.6	-78.5	-20.8	12.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	78,884.2	184.5	1,183.6	1,490.3	8,032.4	10,196.0
2.1a Growth (Per cent)		0.2	1.8	1.9	13.2	14.8
2.1.1 Demand	7,482.3	216.4	-175.3	274.3	424.0	1,034.7
2.1.2 Time	71,401.8	-31.9	1,358.9	1,216.0	7,608.5	9,161.4
2.2 Borrowings	2,160.3	-1.6	-78.7	-50.0	167.6	22.4
2.3 Other Demand and Time Liabilities	4,213.9	89.0	-302.8	-189.8	178.5	400.4
<b>3. Borrowings from Reserve Bank</b>	<b>414.7</b>	<b>96.0</b>	<b>68.3</b>	<b>-1.5</b>	<b>239.2</b>	<b>130.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,792.2</b>	<b>55.2</b>	<b>90.3</b>	<b>166.3</b>	<b>41.7</b>	<b>474.3</b>
4.1 Cash in hand	483.6	12.9	22.3	21.2	37.9	56.4
4.2 Balances with Reserve Bank	3,308.6	42.4	68.0	145.2	3.9	417.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,234.5	0.8	-38.6	89.2	162.8	312.4
5.2 Money at Call and Short Notice	252.4	3.8	-61.9	-37.6	-65.0	18.3
5.3 Advances to Banks	183.9	14.3	16.3	16.5	24.7	40.7
5.4 Other Assets	328.7	-62.6	-165.2	-115.1	-99.0	-321.9
<b>6 Investments</b>	<b>22,930.7</b>	<b>204.3</b>	<b>412.9</b>	<b>714.1</b>	<b>2,043.0</b>	<b>2,456.7</b>
6.1a Growth (Per cent)		0.9	2.1	3.2	11.1	12.0
6.1 Government Securities	22,910.1	204.0	414.8	712.5	2,050.0	2,458.7
6.2 Other Approved Securities	20.5	0.3	-1.9	1.6	-7.1	-2.1
<b>7 Bank Credit</b>	<b>60,674.6</b>	<b>313.8</b>	<b>693.5</b>	<b>543.7</b>	<b>6,840.8</b>	<b>7,376.5</b>
7.1a Growth (Per cent)		0.5	1.3	0.9	14.7	13.8
7a.1 Food Credit	1,053.1	126.2	196.6	68.3	172.0	-107.8
7a.2 Non-food credit	59,621.5	187.6	496.9	475.4	6,668.9	7,484.2
7b.1 Loans, Cash credit and Overdrafts	58,422.7	335.9	661.3	544.0	6,494.8	7,169.6
7b.2 Inland Bills – Purchased	367.8	-6.2	5.1	-18.1	85.1	114.0
7b.3 Discounted	1,165.7	8.3	24.2	59.9	167.2	46.9
7b.4 Foreign Bills – Purchased	252.3	-2.7	1.3	-11.1	22.3	36.0
7b.5 Discounted	466.2	-21.4	1.5	-30.9	71.4	10.0