

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 5, 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	1,014.9	16.8	-157.6	237.8	-77.6	326.0		
1.2 Borrowings from Banks	329.7	47.3	-107.4	-20.0	7.8	43.5		
1.3 Other Demand and Time Liabilities	52.2	-19.3	-11.9	-82.8	9.2	-26.8		
2 Liabilities to Others								
2.1 Aggregate Deposits	81,327.1	838.9	3,973.2	4,271.5	8,203.0	9,849.4		
2.1a Growth (Per cent)		1.0	5.9	5.5	13.0	13.8		
2.1.1 Demand	7,460.0	174.3	-115.9	320.8	618.9	953.0		
2.1.2 Time	73,867.1	664.6	4,089.2	3,950.7	7,584.0	8,896.4		
2.2 Borrowings	1,878.8	-61.1	448.4	-331.6	681.2	-786.2		
2.3 Other Demand and Time Liabilities	4,513.6	236.1	141.0	130.3	432.0	256.3		
3. Borrowings from Reserve Bank	327.2	-513.1	148.9	-88.9	328.5	-37.6		
4 Cash in Hand and Balances with Reserve Bank	3,822.8	28.2	494.6	200.7	158.9	100.6		
4.1 Cash in hand	498.6	-11.5	12.2	39.9	24.8	81.5		
4.2 Balances with Reserve Bank	3,324.2	39.7	482.4	160.7	134.2	19.1		
5 Assets with the Banking System								
5.1 Balances with Other Banks	1,225.4	5.8	-34.5	163.1	126.0	299.1		
5.2 Money at Call and Short Notice	195.3	22.4	-138.8	-82.7	-90.0	38.0		
5.3 Advances to Banks	193.3	2.8	5.7	25.9	45.6	60.7		
5.4 Other Assets	244.4	0.2	-277.1	-198.3	-121.9	-294.2		
6 Investments	24,298.0	634.4	1,343.0	2,169.8	1,603.4	2,893.9		
6.1a Growth (Per cent)		2.7	6.7	9.8	8.1	13.5		
6.1 Government Securities	24,278.4	634.2	1,345.7	2,166.5	1,608.4	2,896.2		
6.2 Other Approved Securities	19.6	0.2	-2.6	3.3	-5.0	-2.3		
7 Bank Credit	61,409.3	234.2	3,383.4	1,468.3	8,488.8	5,421.3		
7.1a Growth (Per cent)		0.4	6.4	2.4	17.9	9.7		
7a.1 Food Credit	1,043.6	-34.3	50.1	58.8	67.3	29.3		
7a.2 Non-food credit	60,365.7	268.5	3,333.3	1,409.5	8,421.5	5,392.0		
7b.1 Loans, Cash credit and Overdrafts	59,253.6	219.7	3,332.9	1,562.8	8,184.2	5,328.9		
7b.2 Inland Bills – Purchased	324.5	-11.4	43.2	-60.0	100.4	32.6		
7b.3 Discounted	1,143.5	4.5	-46.4	37.7	65.4	95.3		
7b.4 Foreign Bills – Purchased	240.7	9.9	26.9	-22.2	46.7	-1.1		
7b.5 Discounted	447.1	11.6	26.7	-50.0	92.1	-34.3		