

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on May 30, 2014</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2013-14</b>	<b>2014-15</b>	<b>2013</b>	<b>2014</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>312.5</b>	<b>-79.5</b>	<b>-53.5</b>	<b>-103.6</b>	<b>96.1</b>	<b>150.1</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,840.1</b>	<b>99.1</b>	<b>125.0</b>	<b>217.9</b>	<b>-37.2</b>	<b>487.5</b>
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
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>23,037.0</b>	<b>16.1</b>	<b>765.1</b>	<b>908.8</b>	<b>2,342.2</b>	<b>2,210.9</b>
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
<b>7 Bank Credit</b>	<b>60,673.7</b>	<b>241.2</b>	<b>1,083.2</b>	<b>732.7</b>	<b>6,545.1</b>	<b>6,985.9</b>
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