

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 4, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	851.6	74.3	67.0	74.3	17.8	-62.0
1.2 Borrowings from Banks	370.9	18.4	10.2	18.4	48.7	-33.0
1.3 Other Demand and Time Liabilities	100.1	-34.6	28.1	-34.6	49.4	-18.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	79,311.0	1,917.2	1,467.7	1,917.2	7,984.2	10,338.8
2.1a Growth (Per cent)		2.5	2.2	2.5	13.1	15.0
2.1.1 Demand	7,677.0	469.0	40.3	469.0	178.8	1,013.7
2.1.2 Time	71,634.1	1,448.2	1,427.4	1,448.2	7,805.4	9,325.1
2.2 Borrowings	2,187.0	-23.4	23.3	-23.4	187.3	-52.9
2.3 Other Demand and Time Liabilities	4,554.5	150.8	-232.5	150.8	178.5	670.7
<b>3. Borrowings from Reserve Bank</b>	<b>371.9</b>	<b>-44.3</b>	<b>10.6</b>	<b>-44.3</b>	<b>179.0</b>	<b>145.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,718.9</b>	<b>93.0</b>	<b>-309.9</b>	<b>93.0</b>	<b>-313.4</b>	<b>801.1</b>
4.1 Cash in hand	452.9	-9.6	-9.6	-9.6	48.5	57.6
4.2 Balances with Reserve Bank	3,266.0	102.5	-300.3	102.5	-361.9	743.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,218.4	73.1	65.0	73.1	228.8	192.6
5.2 Money at Call and Short Notice	273.9	-16.0	117.5	-16.0	111.8	-139.6
5.3 Advances to Banks	204.7	37.3	28.2	37.3	-10.0	49.6
5.4 Other Assets	454.5	10.7	-149.8	10.7	-123.6	-211.5
<b>6 Investments</b>	<b>22,715.6</b>	<b>499.1</b>	<b>246.6</b>	<b>499.1</b>	<b>2,199.0</b>	<b>2,408.0</b>
6.1a Growth (Per cent)		2.2	1.2	2.2	12.1	11.9
6.1 Government Securities	22,696.2	498.6	253.5	498.6	2,211.0	2,406.2
6.2 Other Approved Securities	19.4	0.5	-6.9	0.5	-12.0	1.8
<b>7 Bank Credit</b>	<b>60,868.8</b>	<b>737.9</b>	<b>885.8</b>	<b>737.9</b>	<b>6,556.3</b>	<b>7,378.4</b>
7.1a Growth (Per cent)		1.2	1.7	1.2	14.0	13.8
7a.1 Food Credit	896.1	-88.6	15.5	-88.6	181.9	-83.6
7a.2 Non-food credit	59,972.7	826.6	870.3	826.6	6,374.5	7,462.0
7b.1 Loans, Cash credit and Overdrafts	58,438.8	560.2	772.3	560.2	6,280.3	7,074.8
7b.2 Inland Bills – Purchased	463.3	77.4	22.3	77.4	84.5	192.4
7b.3 Discounted	1,194.4	88.6	34.0	88.6	101.9	65.8
7b.4 Foreign Bills – Purchased	267.9	4.5	23.2	4.5	8.6	29.8
7b.5 Discounted	504.3	7.2	34.0	7.2	81.0	15.6