

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on Nov. 14, 2014 | Variation over | | | | |
|--|---------------------------------------|----------------|-----------------------|----------------|----------------|----------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2013-14 | 2014-15 | 2013 | 2014 |
| | | | 1 | 2 | 3 | 4 |
| 1 Liabilities to the Banking System | | | | | | |
| 1.1 Demand and Time Deposits from Banks | 1,059.3 | -4.7 | -132.7 | 282.1 | -80.6 | 345.5 |
| 1.2 Borrowings from Banks | 315.9 | 29.9 | -55.8 | -33.8 | 102.4 | -21.9 |
| 1.3 Other Demand and Time Liabilities | 61.4 | -11.9 | -45.4 | -73.7 | -22.5 | 15.9 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 82,536.3 | -233.2 | 6,080.7 | 5,480.7 | 9,523.1 | 8,951.0 |
| 2.1a Growth (Per cent) | | -0.3 | 9.0 | 7.1 | 14.9 | 12.2 |
| 2.1.1 Demand | 7,406.8 | -168.4 | -139.8 | 267.5 | 525.0 | 923.6 |
| 2.1.2 Time | 75,129.6 | -64.5 | 6,220.5 | 5,213.3 | 8,998.1 | 8,027.6 |
| 2.2 Borrowings | 1,788.0 | -72.4 | 351.3 | -422.4 | 528.8 | -780.0 |
| 2.3 Other Demand and Time Liabilities | 4,258.8 | -67.2 | -72.2 | -124.5 | 374.9 | 214.7 |
| 3. Borrowings from Reserve Bank | 539.3 | -191.7 | 191.9 | 123.2 | 230.7 | 131.5 |
| 4 Cash in Hand and Balances with Reserve Bank | 3,907.4 | -77.2 | 364.9 | 285.2 | 123.1 | 314.9 |
| 4.1 Cash in hand | 539.5 | -44.7 | 45.4 | 80.8 | -14.6 | 89.2 |
| 4.2 Balances with Reserve Bank | 3,367.9 | -32.5 | 319.5 | 204.5 | 137.7 | 225.7 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 1,288.1 | 14.3 | 22.1 | 225.8 | 185.7 | 305.2 |
| 5.2 Money at Call and Short Notice | 220.8 | 9.8 | -74.1 | -57.2 | 51.6 | -1.1 |
| 5.3 Advances to Banks | 155.2 | 0.5 | -7.5 | -12.3 | 46.0 | 35.7 |
| 5.4 Other Assets | 254.1 | 25.1 | -340.1 | -188.6 | -242.7 | -221.6 |
| 6 Investments | 24,159.4 | 8.0 | 1,916.0 | 2,031.2 | 2,347.8 | 2,182.4 |
| 6.1a Growth (Per cent) | | 0.0 | 9.6 | 9.2 | 12.0 | 9.9 |
| 6.1 Government Securities | 24,140.0 | 8.1 | 1,919.4 | 2,028.0 | 2,350.3 | 2,184.1 |
| 6.2 Other Approved Securities | 19.5 | -0.1 | -3.4 | 3.2 | -2.5 | -1.7 |
| 7 Bank Credit | 62,529.4 | -196.7 | 3,727.2 | 2,588.4 | 7,406.7 | 6,197.6 |
| 7.1a Growth (Per cent) | | -0.3 | 7.1 | 4.3 | 15.1 | 11.0 |
| 7a.1 Food Credit | 1,058.5 | -31.3 | 53.7 | 73.7 | -64.0 | 40.6 |
| 7a.2 Non-food credit | 61,470.9 | -165.4 | 3,673.6 | 2,514.8 | 7,470.7 | 6,157.0 |
| 7b.1 Loans, Cash credit and Overdrafts | 60,453.2 | -174.9 | 3,712.4 | 2,762.4 | 7,122.2 | 6,149.1 |
| 7b.2 Inland Bills – Purchased | 309.0 | 0.1 | 121.5 | -75.4 | 146.3 | -61.1 |
| 7b.3 Discounted | 1,107.1 | -14.0 | -111.7 | 1.3 | 55.5 | 124.3 |
| 7b.4 Foreign Bills – Purchased | 246.4 | -0.8 | 12.9 | -16.5 | 47.6 | 18.6 |
| 7b.5 Discounted | 413.6 | -7.1 | -7.8 | -83.5 | 35.1 | -33.3 |