

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 17, 2014		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		2013-14	2014-15	2013
			3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,070.9	-19.4	-144.2	293.7	-55.6	368.6
1.2 Borrowings from Banks	323.9	-27.3	-145.0	-25.8	-61.1	75.4
1.3 Other Demand and Time Liabilities	47.0	-40.8	-11.9	-88.0	13.9	-32.0
2 Liabilities to Others						
2.1 Aggregate Deposits	82,138.7	-754.4	5,444.1	5,083.1	9,067.4	9,190.1
2.1a Growth (Per cent)		-0.9	8.1	6.6	14.2	12.6
2.1.1 Demand	7,437.6	-378.9	-108.0	298.4	663.2	922.7
2.1.2 Time	74,701.1	-375.6	5,552.1	4,784.7	8,404.2	8,267.5
2.2 Borrowings	1,859.0	-106.7	252.2	-351.3	550.2	-609.8
2.3 Other Demand and Time Liabilities	4,155.2	-345.5	-291.3	-228.1	291.9	330.2
3. Borrowings from Reserve Bank	705.4	-13.8	201.2	289.3	252.3	288.3
4 Cash in Hand and Balances with Reserve Bank	3,876.9	-65.2	389.5	254.7	-102.1	259.8
4.1 Cash in hand	537.8	62.3	63.9	79.1	78.2	69.0
4.2 Balances with Reserve Bank	3,339.1	-127.5	325.6	175.6	-180.3	190.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,295.3	-39.4	26.4	233.0	184.0	308.1
5.2 Money at Call and Short Notice	199.3	-53.4	-127.5	-78.7	-69.3	30.8
5.3 Advances to Banks	155.4	-15.6	-0.3	-12.0	53.8	28.9
5.4 Other Assets	230.1	-87.3	-338.9	-212.7	-222.1	-246.7
6 Investments	24,131.9	23.1	1,691.1	2,003.7	2,125.7	2,379.8
6.1a Growth (Per cent)		0.1	8.4	9.1	10.8	10.9
6.1 Government Securities	24,112.0	22.9	1,693.0	2,000.1	2,130.7	2,382.5
6.2 Other Approved Securities	19.9	0.2	-1.9	3.6	-5.0	-2.7
7 Bank Credit	62,200.2	-489.9	3,375.3	2,259.2	7,844.2	6,220.3
7.1a Growth (Per cent)		-0.8	6.4	3.8	16.3	11.1
7a.1 Food Credit	999.2	9.3	-38.7	14.4	-26.7	73.7
7a.2 Non-food credit	61,201.0	-499.2	3,414.0	2,244.8	7,870.9	6,146.6
7b.1 Loans, Cash credit and Overdrafts	60,071.8	-441.6	3,368.6	2,381.1	7,559.6	6,111.5
7b.2 Inland Bills – Purchased	309.2	-29.9	100.1	-75.2	136.7	-39.6
7b.3 Discounted	1,111.4	-12.4	-128.3	5.6	33.7	145.1
7b.4 Foreign Bills – Purchased	268.2	-0.9	15.9	5.3	42.4	37.4
7b.5 Discounted	439.6	-5.1	19.0	-57.5	71.8	-34.1