

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 19, 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	1,046.2	31.3	-159.3	269.0	-89.9	359.0
1.2 Borrowings from Banks	355.9	26.2	-138.7	6.2	-3.5	101.0
1.3 Other Demand and Time Liabilities	69.3	17.1	-2.0	-65.7	9.5	-19.6
2 Liabilities to Others						
2.1 Aggregate Deposits	81,066.3	-260.8	3,999.2	4,010.7	8,582.0	9,562.6
2.1a Growth (Per cent)		-0.3	5.9	5.2	13.6	13.4
2.1.1 Demand	7,367.5	-92.5	-68.7	228.3	567.4	813.2
2.1.2 Time	73,699.0	-168.1	4,067.9	3,782.6	8,014.6	8,749.5
2.2 Borrowings	1,835.5	-43.3	329.4	-374.9	535.4	-710.6
2.3 Other Demand and Time Liabilities	4,427.0	-86.6	-26.0	43.7	339.4	336.7
3. Borrowings from Reserve Bank	847.1	519.9	206.4	430.9	257.6	424.8
4 Cash in Hand and Balances with Reserve Bank	3,859.6	36.8	406.4	237.5	43.4	225.7
4.1 Cash in hand	496.3	-2.3	22.6	37.6	19.6	68.8
4.2 Balances with Reserve Bank	3,363.3	39.2	383.8	199.9	23.9	156.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,211.1	-14.3	-10.3	148.9	157.7	260.7
5.2 Money at Call and Short Notice	239.9	44.6	-110.7	-38.1	-25.8	54.6
5.3 Advances to Banks	193.3	0.0	9.8	25.9	61.1	56.6
5.4 Other Assets	290.7	46.2	-329.9	-152.1	-199.1	-195.2
6 Investments	23,772.4	-525.6	1,054.2	1,644.2	1,637.7	2,657.2
6.1a Growth (Per cent)		-2.2	5.3	7.4	8.4	12.6
6.1 Government Securities	23,753.2	-525.3	1,056.9	1,641.2	1,640.8	2,659.8
6.2 Other Approved Securities	19.3	-0.3	-2.7	3.0	-3.1	-2.6
7 Bank Credit	61,465.3	55.9	3,415.6	1,524.3	8,382.8	5,445.1
7.1a Growth (Per cent)		0.1	6.5	2.5	17.6	9.7
7a.1 Food Credit	1,050.7	7.1	27.3	65.9	65.7	59.2
7a.2 Non-food credit	60,414.6	48.8	3,388.3	1,458.4	8,317.1	5,385.9
7b.1 Loans, Cash credit and Overdrafts	59,354.6	101.0	3,459.5	1,663.9	8,131.6	5,303.4
7b.2 Inland Bills – Purchased	316.1	-8.3	54.9	-68.3	110.3	12.6
7b.3 Discounted	1,122.5	-21.0	-107.7	16.7	22.3	135.6
7b.4 Foreign Bills – Purchased	242.4	1.7	9.2	-20.5	38.4	18.3
7b.5 Discounted	429.7	-17.4	-0.3	-67.4	80.2	-24.8