

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 28, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,062.0	2.7	-121.1	284.8	-61.9	336.5
1.2 Borrowings from Banks	379.9	64.0	-127.3	30.2	-40.5	113.6
1.3 Other Demand and Time Liabilities	73.0	11.6	19.5	-62.1	26.7	-37.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	83,170.5	634.2	6,950.9	6,114.9	10,055.2	8,715.0
2.1a Growth (Per cent)		0.8	10.3	7.9	15.6	11.7
2.1.1 Demand	7,733.3	326.5	-3.5	594.1	393.8	1,113.8
2.1.2 Time	75,437.3	307.6	6,954.4	5,520.9	9,661.4	7,601.3
2.2 Borrowings	1,805.2	17.2	325.4	-405.2	524.3	-736.8
2.3 Other Demand and Time Liabilities	4,383.3	124.5	12.8	-0.0	282.5	254.2
<b>3. Borrowings from Reserve Bank</b>	<b>756.4</b>	<b>217.0</b>	<b>175.1</b>	<b>340.2</b>	<b>162.5</b>	<b>365.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,034.6</b>	<b>127.2</b>	<b>522.2</b>	<b>412.4</b>	<b>466.4</b>	<b>284.8</b>
4.1 Cash in hand	536.3	-3.2	66.2	77.6	0.5	65.2
4.2 Balances with Reserve Bank	3,498.3	130.4	456.0	334.9	465.9	219.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,300.2	12.1	4.3	237.9	215.5	335.1
5.2 Money at Call and Short Notice	267.8	47.0	-75.4	-10.2	-14.3	47.2
5.3 Advances to Banks	164.0	8.8	-13.5	-3.4	38.8	50.6
5.4 Other Assets	285.0	30.8	-356.8	-157.8	-214.7	-174.0
<b>6 Investments</b>	<b>24,298.6</b>	<b>139.2</b>	<b>2,111.2</b>	<b>2,170.4</b>	<b>2,502.5</b>	<b>2,126.4</b>
6.1a Growth (Per cent)		0.6	10.5	9.8	12.7	9.6
6.1 Government Securities	24,280.3	140.4	2,114.6	2,168.4	2,504.1	2,129.2
6.2 Other Approved Securities	18.3	-1.1	-3.4	2.1	-1.6	-2.8
<b>7 Bank Credit</b>	<b>62,843.9</b>	<b>314.5</b>	<b>3,860.2</b>	<b>2,903.0</b>	<b>6,876.9</b>	<b>6,379.1</b>
7.1a Growth (Per cent)		0.5	7.3	4.8	13.9	11.3
7a.1 Food Credit	1,075.1	16.7	77.7	90.4	-36.0	33.2
7a.2 Non-food credit	61,768.8	297.8	3,782.5	2,812.6	6,912.9	6,345.9
7b.1 Loans, Cash credit and Overdrafts	60,722.8	269.6	3,818.5	3,032.0	6,580.8	6,312.6
7b.2 Inland Bills – Purchased	317.9	8.9	123.9	-66.5	145.8	-54.6
7b.3 Discounted	1,128.4	21.3	-114.3	22.6	39.9	148.2
7b.4 Foreign Bills – Purchased	252.8	6.3	32.1	-10.1	70.7	5.8
7b.5 Discounted	422.0	8.4	0.1	-75.1	39.7	-32.8