

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 31, 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	1,064.0	-6.9	-139.9	286.8	-67.8	357.3
1.2 Borrowings from Banks	286.0	-37.9	-97.8	-63.7	19.8	-9.8
1.3 Other Demand and Time Liabilities	73.3	26.2	-45.7	-61.7	-28.3	28.1
2 Liabilities to Others						
2.1 Aggregate Deposits	82,769.5	630.7	6,420.9	5,713.8	9,589.8	8,844.1
2.1a Growth (Per cent)		0.8	9.5	7.4	14.9	12.0
2.1.1 Demand	7,575.2	137.6	73.6	436.0	750.4	878.6
2.1.2 Time	75,194.2	493.0	6,347.2	5,277.8	8,839.4	7,965.4
2.2 Borrowings	1,860.3	1.3	260.5	-350.0	544.2	-616.8
2.3 Other Demand and Time Liabilities	4,326.0	170.8	-87.5	-57.3	351.8	297.2
3. Borrowings from Reserve Bank	731.0	25.6	198.2	314.9	230.1	317.0
4 Cash in Hand and Balances with Reserve Bank	3,984.6	107.7	572.5	362.4	409.6	184.5
4.1 Cash in hand	584.2	46.4	40.4	125.5	19.2	138.9
4.2 Balances with Reserve Bank	3,400.4	61.3	532.1	236.9	390.4	45.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,273.8	-21.5	25.0	211.5	181.9	288.0
5.2 Money at Call and Short Notice	211.0	11.7	-110.9	-67.0	-36.1	25.8
5.3 Advances to Banks	154.7	-0.7	-7.4	-12.7	49.3	35.3
5.4 Other Assets	229.0	-1.1	-344.9	-213.7	-244.9	-241.8
6 Investments	24,151.4	19.5	1,798.0	2,023.2	1,955.5	2,292.4
6.1a Growth (Per cent)		0.1	9.0	9.1	9.8	10.5
6.1 Government Securities	24,131.9	19.8	1,801.4	2,019.9	1,957.9	2,293.9
6.2 Other Approved Securities	19.5	-0.4	-3.4	3.3	-2.4	-1.6
7 Bank Credit	62,726.1	526.0	3,814.5	2,785.2	7,823.3	6,307.1
7.1a Growth (Per cent)		0.8	7.3	4.6	16.1	11.2
7a.1 Food Credit	1,089.8	90.6	63.6	105.0	-11.7	62.0
7a.2 Non-food credit	61,636.4	435.4	3,750.9	2,680.2	7,835.0	6,245.1
7b.1 Loans, Cash credit and Overdrafts	60,628.1	556.3	3,757.3	2,937.3	7,474.3	6,279.0
7b.2 Inland Bills – Purchased	309.0	-0.3	114.6	-75.5	144.6	-54.3
7b.3 Discounted	1,121.1	9.8	-85.7	15.3	83.0	112.3
7b.4 Foreign Bills – Purchased	247.3	-20.9	18.9	-15.7	52.3	13.5
7b.5 Discounted	420.7	-18.9	9.4	-76.4	69.1	-43.4