

## 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
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>539.3</b>	<b>-191.7</b>	<b>191.9</b>	<b>123.2</b>	<b>230.7</b>	<b>131.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,907.4</b>	<b>-77.2</b>	<b>364.9</b>	<b>285.2</b>	<b>123.1</b>	<b>314.9</b>
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
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>24,159.4</b>	<b>8.0</b>	<b>1,916.0</b>	<b>2,031.2</b>	<b>2,347.8</b>	<b>2,182.4</b>
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
<b>7 Bank Credit</b>	<b>62,529.4</b>	<b>-196.7</b>	<b>3,727.2</b>	<b>2,588.4</b>	<b>7,406.7</b>	<b>6,197.6</b>
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