

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 8, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
		1	2	3	4	5
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	951.0	2.9	-173.9	173.8	-79.7	278.3
1.2 Borrowings from Banks	255.8	-11.4	-75.5	-93.9	41.0	-62.3
1.3 Other Demand and Time Liabilities	54.2	-10.3	-26.6	-80.8	-7.5	-10.1
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	80,579.4	721.4	3,258.4	3,523.8	7,899.7	9,816.5
2.1a Growth (Per cent)		0.9	4.8	4.6	12.6	13.9
2.1.1 Demand	7,226.0	15.3	-226.4	86.8	549.4	829.4
2.1.2 Time	73,353.4	706.1	3,484.8	3,437.0	7,350.3	8,987.1
2.2 Borrowings	1,953.3	-65.0	292.8	-257.1	550.3	-556.1
2.3 Other Demand and Time Liabilities	4,279.5	-36.5	-168.2	-103.8	320.8	331.4
<b>3. Borrowings from Reserve Bank</b>	<b>1,006.9</b>	<b>-247.8</b>	<b>164.4</b>	<b>590.8</b>	<b>303.5</b>	<b>626.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,738.2</b>	<b>-119.8</b>	<b>384.1</b>	<b>116.0</b>	<b>-12.4</b>	<b>126.5</b>
4.1 Cash in hand	477.5	-9.1	-13.6	18.8	8.8	86.2
4.2 Balances with Reserve Bank	3,260.6	-110.7	397.7	97.2	-21.1	40.3
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,204.5	-14.9	-19.5	142.2	152.2	263.2
5.2 Money at Call and Short Notice	162.2	-1.3	-97.6	-115.9	-8.7	-36.3
5.3 Advances to Banks	203.8	3.8	-4.1	36.4	19.2	81.0
5.4 Other Assets	246.1	-2.0	-241.8	-196.6	-137.0	-327.9
<b>6 Investments</b>	<b>23,685.3</b>	<b>452.2</b>	<b>1,369.2</b>	<b>1,557.1</b>	<b>2,123.2</b>	<b>2,255.0</b>
6.1a Growth (Per cent)		1.9	6.8	7.0	11.0	10.5
6.1 Government Securities	23,665.8	452.3	1,372.0	1,553.9	2,127.6	2,257.3
6.2 Other Approved Securities	19.5	-0.1	-2.8	3.2	-4.5	-2.3
<b>7 Bank Credit</b>	<b>61,287.3</b>	<b>162.2</b>	<b>2,293.9</b>	<b>1,346.3</b>	<b>7,648.3</b>	<b>6,388.7</b>
7.1a Growth (Per cent)		0.3	4.4	2.2	16.2	11.6
7a.1 Food Credit	1,083.2	-41.5	120.0	98.4	86.4	-1.0
7a.2 Non-food credit	60,204.1	203.7	2,173.9	1,247.9	7,561.9	6,389.8
7b.1 Loans, Cash credit and Overdrafts	59,025.9	131.6	2,293.0	1,335.1	7,356.3	6,141.1
7b.2 Inland Bills – Purchased	410.4	19.4	19.8	26.0	97.2	142.0
7b.3 Discounted	1,172.4	4.6	-54.9	66.6	64.9	132.8
7b.4 Foreign Bills – Purchased	233.1	-1.5	22.6	-29.8	48.2	-4.4
7b.5 Discounted	445.4	8.0	13.5	-51.7	81.7	-22.8