

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on Jun. 27, 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 | 864.0 | 47.5 | -113.6 | 86.9 | -73.3 | 131.1 |
| 1.2 Borrowings from Banks | 317.9 | -50.1 | -89.2 | -31.8 | -11.9 | 13.5 |
| 1.3 Other Demand and Time Liabilities | 65.6 | 5.4 | -42.4 | -69.4 | -20.6 | 17.1 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 79,521.6 | 512.7 | 3,216.9 | 2,466.0 | 8,393.4 | 8,800.2 |
| 2.1a Growth (Per cent) | | 0.6 | 4.8 | 3.2 | 13.5 | 12.4 |
| 2.1.1 Demand | 7,857.8 | 548.4 | 539.4 | 718.6 | 649.5 | 695.4 |
| 2.1.2 Time | 71,663.8 | -35.8 | 2,677.4 | 1,747.4 | 7,743.9 | 8,104.9 |
| 2.2 Borrowings | 2,036.0 | 19.7 | 112.9 | -174.4 | 295.2 | -293.6 |
| 2.3 Other Demand and Time Liabilities | 4,355.6 | -52.4 | -42.0 | -27.7 | 275.3 | 281.2 |
| 3. Borrowings from Reserve Bank | 229.5 | 39.1 | 5.4 | -186.6 | 150.5 | 8.2 |
| 4 Cash in Hand and Balances with Reserve Bank | 3,889.5 | -20.7 | 502.8 | 267.3 | 64.8 | 159.1 |
| 4.1 Cash in hand | 504.6 | 28.3 | 37.7 | 45.9 | 31.4 | 61.9 |
| 4.2 Balances with Reserve Bank | 3,384.9 | -49.0 | 465.0 | 221.5 | 33.4 | 97.2 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 1,210.5 | 35.9 | 61.7 | 148.2 | 260.3 | 188.1 |
| 5.2 Money at Call and Short Notice | 221.1 | -57.7 | -72.9 | -57.0 | 13.0 | -2.0 |
| 5.3 Advances to Banks | 206.3 | 14.8 | 9.4 | 38.9 | -18.1 | 70.1 |
| 5.4 Other Assets | 261.6 | 33.4 | -212.6 | -181.2 | -198.3 | -341.6 |
| 6 Investments | 22,942.4 | -9.0 | 1,279.2 | 814.2 | 2,699.4 | 1,602.2 |
| 6.1a Growth (Per cent) | | -0.0 | 6.4 | 3.7 | 14.5 | 7.5 |
| 6.1 Government Securities | 22,922.5 | -8.7 | 1,281.1 | 810.5 | 2,702.0 | 1,604.8 |
| 6.2 Other Approved Securities | 20.0 | -0.3 | -1.9 | 3.7 | -2.6 | -2.6 |
| 7 Bank Credit | 61,225.3 | 325.0 | 1,441.0 | 1,284.4 | 6,415.2 | 7,179.7 |
| 7.1a Growth (Per cent) | | 0.5 | 2.7 | 2.1 | 13.5 | 13.3 |
| 7a.1 Food Credit | 1,144.1 | 46.8 | 159.4 | 159.3 | 48.4 | 20.5 |
| 7a.2 Non-food credit | 60,081.2 | 278.2 | 1,281.7 | 1,125.0 | 6,366.9 | 7,159.2 |
| 7b.1 Loans, Cash credit and Overdrafts | 58,996.3 | 281.3 | 1,428.4 | 1,305.6 | 6,138.2 | 6,976.2 |
| 7b.2 Inland Bills – Purchased | 363.7 | 11.1 | -3.9 | -20.7 | 70.9 | 118.9 |
| 7b.3 Discounted | 1,160.4 | 2.5 | -7.0 | 54.6 | 113.9 | 72.8 |
| 7b.4 Foreign Bills – Purchased | 242.5 | 11.5 | 6.8 | -20.4 | 11.2 | 20.8 |
| 7b.5 Discounted | 462.4 | 18.5 | 16.6 | -34.7 | 81.0 | -8.9 |