

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 23, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2014	2015
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,053.9	-11.2	-134.3	276.8	-73.2	341.7
1.2 Borrowings from Banks	375.0	9.1	-42.6	25.3	24.1	24.1
1.3 Other Demand and Time Liabilities	83.5	26.2	-19.2	-51.5	-11.8	11.8
2 Liabilities to Others						
2.1 Aggregate Deposits	84,006.8	-150.5	7,740.6	6,951.2	9,957.1	8,761.7
2.1a Growth (Per cent)		-0.2	11.5	9.0	15.3	11.6
2.1.1 Demand	7,463.4	70.1	269.1	324.2	788.4	571.3
2.1.2 Time	76,543.4	-220.7	7,471.5	6,627.0	9,168.7	8,190.3
2.2 Borrowings	2,150.1	127.4	123.1	-60.3	273.7	-189.6
2.3 Other Demand and Time Liabilities	4,312.1	93.0	-60.8	-71.2	146.3	256.6
3. Borrowings from Reserve Bank	1,097.9	256.6	82.2	681.7	51.2	799.8
4 Cash in Hand and Balances with Reserve Bank	4,010.6	85.1	454.0	388.4	119.5	329.0
4.1 Cash in hand	523.9	16.1	43.3	65.2	4.2	75.7
4.2 Balances with Reserve Bank	3,486.7	68.9	410.7	323.2	115.3	253.3
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,358.2	53.4	-27.1	295.9	138.0	424.5
5.2 Money at Call and Short Notice	227.1	35.8	-44.8	-50.9	31.5	-24.1
5.3 Advances to Banks	130.4	-39.1	6.2	-37.0	56.7	-2.7
5.4 Other Assets	304.7	-35.3	-397.2	-138.1	-254.5	-113.9
6 Investments	25,204.8	248.1	2,046.9	3,076.6	2,446.8	3,096.9
6.1a Growth (Per cent)		1.0	10.2	13.9	12.4	14.0
6.1 Government Securities	25,183.5	246.8	2,053.9	3,071.5	2,452.2	3,093.0
6.2 Other Approved Securities	21.3	1.3	-7.1	5.0	-5.4	3.9
7 Bank Credit	63,938.1	27.9	5,152.8	3,997.2	7,248.2	6,180.8
7.1a Growth (Per cent)		0.0	9.8	6.7	14.4	10.7
7a.1 Food Credit	1,030.0	-62.3	153.5	45.2	60.7	-87.8
7a.2 Non-food credit	62,908.2	90.2	4,999.2	3,952.0	7,187.5	6,268.6
7b.1 Loans, Cash credit and Overdrafts	61,757.8	94.4	5,037.1	4,067.0	6,988.8	6,128.9
7b.2 Inland Bills – Purchased	346.6	-2.3	142.3	-37.8	164.9	-44.4
7b.3 Discounted	1,152.1	-24.4	-75.0	46.3	27.8	132.5
7b.4 Foreign Bills – Purchased	244.4	-19.5	31.6	-18.5	39.2	-2.1
7b.5 Discounted	437.3	-20.2	16.8	-59.8	27.6	-34.2