

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jul. 25, 2014</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
	<b>1</b>	<b>2</b>		<b>2013-14</b>	<b>2014-15</b>	<b>2013</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	948.1	34.2	-173.1	170.9	-82.3	274.7
1.2 Borrowings from Banks	267.1	-15.4	-92.1	-82.6	25.6	-34.3
1.3 Other Demand and Time Liabilities	64.5	5.6	-39.4	-70.6	-23.1	13.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	79,858.0	-102.6	3,173.7	2,802.4	8,206.8	9,179.7
2.1a Growth (Per cent)		-0.1	4.7	3.6	13.1	13.0
2.1.1 Demand	7,210.7	6.1	-17.2	71.4	666.6	604.8
2.1.2 Time	72,647.3	-108.7	3,190.9	2,730.9	7,540.2	8,574.9
2.2 Borrowings	2,018.4	17.1	342.1	-192.0	571.4	-540.4
2.3 Other Demand and Time Liabilities	4,316.1	-249.8	-329.2	-67.2	204.1	529.0
<b>3. Borrowings from Reserve Bank</b>	<b>1,254.7</b>	<b>155.4</b>	<b>128.5</b>	<b>838.6</b>	<b>235.2</b>	<b>910.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,857.9</b>	<b>100.1</b>	<b>343.2</b>	<b>235.8</b>	<b>-46.4</b>	<b>287.2</b>
4.1 Cash in hand	486.6	11.5	14.9	27.9	39.3	66.8
4.2 Balances with Reserve Bank	3,371.3	88.6	328.3	207.9	-85.7	220.3
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,219.4	9.9	5.3	157.1	199.4	253.3
5.2 Money at Call and Short Notice	163.5	1.5	-122.8	-114.6	-34.9	-9.7
5.3 Advances to Banks	200.1	-3.0	-6.5	32.6	2.9	79.7
5.4 Other Assets	248.1	-11.8	-198.0	-194.6	-105.4	-369.7
<b>6 Investments</b>	<b>23,233.1</b>	<b>118.6</b>	<b>1,734.5</b>	<b>1,104.8</b>	<b>2,612.2</b>	<b>1,437.5</b>
6.1a Growth (Per cent)		0.5	8.6	5.0	13.6	6.6
6.1 Government Securities	23,213.5	118.9	1,737.3	1,101.5	2,618.0	1,439.7
6.2 Other Approved Securities	19.6	-0.3	-2.7	3.3	-5.8	-2.2
<b>7 Bank Credit</b>	<b>61,125.1</b>	<b>-89.1</b>	<b>1,351.7</b>	<b>1,184.1</b>	<b>6,911.3</b>	<b>7,168.8</b>
7.1a Growth (Per cent)		-0.1	2.6	2.0	14.7	13.3
7a.1 Food Credit	1,124.7	-12.6	47.3	140.0	33.6	113.2
7a.2 Non-food credit	60,000.4	-76.5	1,304.4	1,044.2	6,877.7	7,055.6
7b.1 Loans, Cash credit and Overdrafts	58,894.2	-57.7	1,409.0	1,203.5	6,663.5	6,893.5
7b.2 Inland Bills – Purchased	391.0	-5.9	0.0	6.6	80.1	142.4
7b.3 Discounted	1,167.8	-2.2	-46.6	62.0	75.4	119.9
7b.4 Foreign Bills – Purchased	234.6	-10.4	-0.8	-28.3	25.9	20.5
7b.5 Discounted	437.4	-13.0	-10.0	-59.7	66.4	-7.4