

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Mar. 6, 2015</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2013-14	2014-15	2014	2015
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,099.4	38.2	-133.6	322.2	-83.8	386.5
1.2 Borrowings from Banks	405.3	39.7	-25.8	55.6	-14.9	37.5
1.3 Other Demand and Time Liabilities	52.5	-6.7	2.1	-82.5	-34.5	-40.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	85,540.5	792.2	9,130.8	8,484.8	10,064.3	8,905.1
2.1a Growth (Per cent)		0.9	13.5	11.0	15.1	11.6
2.1.1 Demand	7,971.0	280.2	360.6	831.8	818.9	987.5
2.1.2 Time	77,569.4	511.9	8,770.2	7,653.0	9,245.3	7,917.6
2.2 Borrowings	2,254.2	3.6	60.1	43.8	71.0	-22.6
2.3 Other Demand and Time Liabilities	4,895.1	432.3	253.3	511.8	318.4	525.5
<b>3. Borrowings from Reserve Bank</b>	<b>752.1</b>	<b>-130.7</b>	<b>95.2</b>	<b>336.0</b>	<b>135.3</b>	<b>441.1</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,166.5</b>	<b>199.9</b>	<b>428.5</b>	<b>544.3</b>	<b>496.0</b>	<b>510.4</b>
4.1 Cash in hand	500.5	-33.0	34.4	41.8	40.6	61.2
4.2 Balances with Reserve Bank	3,665.9	232.8	394.1	502.5	455.3	449.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,451.5	93.3	52.2	389.2	164.5	438.5
5.2 Money at Call and Short Notice	224.3	40.5	-8.3	-53.8	-41.1	-63.5
5.3 Advances to Banks	142.0	-0.7	15.2	-25.4	48.5	-0.0
5.4 Other Assets	339.3	8.0	-473.2	-103.5	-400.5	-3.4
<b>6 Investments</b>	<b>25,711.1</b>	<b>345.6</b>	<b>2,237.7</b>	<b>3,582.9</b>	<b>2,258.2</b>	<b>3,412.4</b>
6.1a Growth (Per cent)		1.4	11.2	16.2	11.3	15.3
6.1 Government Securities	25,688.6	343.6	2,245.9	3,576.6	2,266.7	3,406.2
6.2 Other Approved Securities	22.5	2.1	-8.2	6.2	-8.5	6.2
<b>7 Bank Credit</b>	<b>65,242.6</b>	<b>708.8</b>	<b>6,603.0</b>	<b>5,301.7</b>	<b>7,421.8</b>	<b>6,035.0</b>
7.1a Growth (Per cent)		1.1	12.6	8.8	14.3	10.2
7a.1 Food Credit	980.0	-17.4	36.1	-4.8	-39.7	-20.3
7a.2 Non-food credit	64,262.6	726.2	6,566.9	5,306.4	7,461.6	6,055.3
7b.1 Loans, Cash credit and Overdrafts	63,032.1	663.2	6,414.6	5,341.4	7,172.0	6,025.8
7b.2 Inland Bills – Purchased	343.6	0.7	136.8	-40.8	146.6	-41.8
7b.3 Discounted	1,183.1	29.4	-14.4	77.3	12.6	102.9
7b.4 Foreign Bills – Purchased	249.8	6.0	34.3	-13.2	49.9	0.5
7b.5 Discounted	434.1	9.5	31.8	-63.0	40.8	-52.5