

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 9, 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	1,065.1	-3.8	-130.6	287.9	-75.9	349.1
1.2 Borrowings from Banks	365.9	-17.0	-96.4	16.2	11.7	68.7
1.3 Other Demand and Time Liabilities	57.4	-2.8	-0.5	-77.6	-21.4	-33.0
2 Liabilities to Others						
2.1 Aggregate Deposits	84,157.3	795.5	7,723.8	7,101.7	9,905.0	8,929.0
2.1a Growth (Per cent)		1.0	11.4	9.2	15.2	11.9
2.1.1 Demand	7,393.3	-318.2	39.5	254.0	631.3	730.8
2.1.2 Time	76,764.1	1,113.8	7,684.2	6,847.7	9,273.7	8,198.3
2.2 Borrowings	2,022.6	6.5	132.4	-187.8	193.9	-326.5
2.3 Other Demand and Time Liabilities	4,219.2	-156.9	-50.6	-164.1	204.3	153.5
3. Borrowings from Reserve Bank	841.2	-79.5	198.4	425.1	197.3	427.0
4 Cash in Hand and Balances with Reserve Bank	3,925.5	-93.6	410.5	303.4	257.3	287.5
4.1 Cash in hand	507.8	-52.8	28.0	49.1	32.6	74.9
4.2 Balances with Reserve Bank	3,417.7	-40.8	382.5	254.3	224.7	212.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,304.8	-41.9	-43.0	242.5	110.6	387.0
5.2 Money at Call and Short Notice	191.3	-25.1	-78.5	-86.8	7.1	-26.3
5.3 Advances to Banks	169.5	11.0	6.9	2.1	39.1	35.8
5.4 Other Assets	340.0	52.9	-404.6	-102.7	-285.2	-71.1
6 Investments	24,956.7	559.0	2,194.2	2,828.5	2,476.3	2,701.4
6.1a Growth (Per cent)		2.3	10.9	12.8	12.5	12.1
6.1 Government Securities	24,936.6	559.0	2,201.7	2,824.7	2,482.3	2,698.4
6.2 Other Approved Securities	20.0	-0.1	-7.5	3.8	-6.0	3.0
7 Bank Credit	63,910.3	443.3	5,114.1	3,969.3	7,305.4	6,191.5
7.1a Growth (Per cent)		0.7	9.7	6.6	14.5	10.7
7a.1 Food Credit	1,092.3	9.1	172.9	107.5	72.9	-44.8
7a.2 Non-food credit	62,818.0	434.3	4,941.3	3,861.8	7,232.5	6,236.3
7b.1 Loans, Cash credit and Overdrafts	61,663.4	370.4	4,960.1	3,972.6	7,023.0	6,111.5
7b.2 Inland Bills – Purchased	348.9	22.1	150.3	-35.5	170.4	-50.1
7b.3 Discounted	1,176.5	19.1	-71.8	70.7	33.4	153.7
7b.4 Foreign Bills – Purchased	264.0	28.5	43.5	1.1	44.1	5.6
7b.5 Discounted	457.5	3.3	32.0	-39.6	34.6	-29.2