

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 11, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	914.0	49.9	-182.6	136.8	-104.4	250.0
1.2 Borrowings from Banks	282.5	-35.4	-68.8	-67.2	11.1	-42.3
1.3 Other Demand and Time Liabilities	58.9	-6.7	35.3	-76.1	59.1	-67.3
2 Liabilities to Others						
2.1 Aggregate Deposits	79,960.6	439.0	3,101.8	2,905.0	8,346.1	9,354.2
2.1a Growth (Per cent)		0.6	4.6	3.8	13.4	13.2
2.1.1 Demand	7,204.6	-653.2	-115.5	65.4	675.7	697.1
2.1.2 Time	72,756.0	1,092.2	3,217.3	2,839.6	7,670.4	8,657.1
2.2 Borrowings	2,001.2	-34.7	134.5	-209.1	354.1	-349.9
2.3 Other Demand and Time Liabilities	4,565.9	210.3	-253.2	182.6	234.3	702.7
3. Borrowings from Reserve Bank	1,099.4	869.9	-4.7	683.2	57.6	888.1
4 Cash in Hand and Balances with Reserve Bank	3,757.8	-131.7	250.9	135.7	-103.3	279.4
4.1 Cash in hand	475.1	-29.5	5.4	16.4	23.2	64.8
4.2 Balances with Reserve Bank	3,282.7	-102.2	245.5	119.3	-126.5	214.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,209.6	-1.0	7.4	147.3	232.4	241.3
5.2 Money at Call and Short Notice	162.0	-59.1	-14.7	-116.0	46.7	-119.4
5.3 Advances to Banks	203.1	-3.2	-2.8	35.7	-21.7	79.0
5.4 Other Assets	259.9	-1.7	-237.9	-182.9	-142.7	-318.0
6 Investments	23,114.5	172.1	1,551.8	986.3	2,620.7	1,501.6
6.1a Growth (Per cent)		0.7	7.7	4.5	13.8	6.9
6.1 Government Securities	23,094.6	172.2	1,554.1	982.7	2,625.7	1,504.0
6.2 Other Approved Securities	19.9	-0.1	-2.3	3.6	-5.0	-2.4
7 Bank Credit	61,214.2	-11.1	1,245.7	1,273.2	6,590.5	7,363.8
7.1a Growth (Per cent)		-0.0	2.4	2.1	13.9	13.7
7a.1 Food Credit	1,137.3	-6.8	172.7	152.6	109.3	0.4
7a.2 Non-food credit	60,076.9	-4.4	1,073.0	1,120.7	6,481.2	7,363.4
7b.1 Loans, Cash credit and Overdrafts	58,952.0	-44.4	1,257.8	1,261.2	6,308.5	7,102.4
7b.2 Inland Bills – Purchased	396.9	33.2	-10.7	12.5	71.3	159.0
7b.3 Discounted	1,170.0	9.6	-23.7	64.2	100.5	99.2
7b.4 Foreign Bills – Purchased	245.0	2.5	6.8	-17.9	21.3	23.3
7b.5 Discounted	450.4	-12.1	15.6	-46.7	89.0	-20.0