

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 12, 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	1,082.4	20.5	-90.5	305.3	-40.0	326.4
1.2 Borrowings from Banks	363.0	-16.9	-132.2	13.3	51.2	101.7
1.3 Other Demand and Time Liabilities	62.0	-11.0	-36.2	-73.1	-12.7	7.3
2 Liabilities to Others						
2.1 Aggregate Deposits	82,929.8	-240.7	7,452.7	5,874.1	10,647.2	7,972.6
2.1a Growth (Per cent)		-0.3	11.0	7.6	16.6	10.6
2.1.1 Demand	7,396.2	-337.1	250.2	257.0	754.1	523.0
2.1.2 Time	75,533.6	96.3	7,202.4	5,617.2	9,893.1	7,449.6
2.2 Borrowings	1,913.7	108.5	261.1	-296.7	494.3	-564.0
2.3 Other Demand and Time Liabilities	4,410.7	27.4	249.7	27.4	304.9	44.7
3. Borrowings from Reserve Bank	745.8	-10.6	-33.4	329.6	12.5	563.3
4 Cash in Hand and Balances with Reserve Bank	3,986.3	-48.2	652.4	364.2	201.2	106.4
4.1 Cash in hand	512.6	-23.6	37.5	53.9	19.5	70.2
4.2 Balances with Reserve Bank	3,473.7	-24.6	614.9	310.2	181.7	36.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,310.8	10.7	-28.1	248.5	159.6	378.1
5.2 Money at Call and Short Notice	228.9	-38.9	-111.7	-49.1	7.8	44.6
5.3 Advances to Banks	165.0	1.0	-14.9	-2.5	40.7	52.9
5.4 Other Assets	281.6	-3.4	-383.6	-161.1	-238.8	-150.6
6 Investments	24,601.3	302.7	2,215.2	2,473.1	2,729.9	2,325.1
6.1a Growth (Per cent)		1.2	11.0	11.2	14.0	10.4
6.1 Government Securities	24,581.9	301.6	2,218.5	2,469.9	2,731.2	2,326.8
6.2 Other Approved Securities	19.5	1.1	-3.3	3.2	-1.3	-1.8
7 Bank Credit	63,034.8	190.9	4,242.3	3,093.8	7,231.6	6,187.9
7.1a Growth (Per cent)		0.3	8.1	5.2	14.6	10.9
7a.1 Food Credit	1,052.4	-22.8	111.1	67.6	-11.5	-23.0
7a.2 Non-food credit	61,982.4	213.6	4,131.2	3,026.2	7,243.1	6,210.8
7b.1 Loans, Cash credit and Overdrafts	60,931.2	208.4	4,170.3	3,240.4	6,941.8	6,169.1
7b.2 Inland Bills – Purchased	315.7	-2.3	133.1	-68.7	155.3	-66.1
7b.3 Discounted	1,133.3	4.8	-105.8	27.5	44.9	144.6
7b.4 Foreign Bills – Purchased	234.3	-18.5	40.9	-28.6	72.3	-21.5
7b.5 Discounted	420.4	-1.6	3.8	-76.7	17.4	-38.2