

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 6, 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	1,069.7	15.8	-145.2	292.6	-69.8	368.3
1.2 Borrowings from Banks	402.4	27.4	-174.3	52.7	-83.9	183.1
1.3 Other Demand and Time Liabilities	51.1	-32.5	-23.5	-83.9	-8.6	-16.3
2 Liabilities to Others						
2.1 Aggregate Deposits	84,629.2	622.5	8,208.9	7,573.6	9,965.7	8,915.8
2.1a Growth (Per cent)		0.7	12.2	9.8	15.2	11.8
2.1.1 Demand	7,581.1	117.7	169.1	441.9	680.2	789.1
2.1.2 Time	77,048.1	504.7	8,039.8	7,131.7	9,285.5	8,126.7
2.2 Borrowings	2,179.9	29.9	99.1	-30.4	182.2	-135.8
2.3 Other Demand and Time Liabilities	4,607.5	295.4	111.7	224.2	304.4	379.5
3. Borrowings from Reserve Bank	819.7	-278.2	190.5	403.5	229.3	413.3
4 Cash in Hand and Balances with Reserve Bank	4,148.8	138.2	359.5	526.7	342.2	561.7
4.1 Cash in hand	516.5	-7.4	30.3	57.8	30.8	81.4
4.2 Balances with Reserve Bank	3,632.3	145.6	329.2	468.8	311.4	480.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,373.8	15.6	-10.3	311.6	159.7	423.4
5.2 Money at Call and Short Notice	216.5	-10.6	-122.4	-61.5	-11.1	42.9
5.3 Advances to Banks	140.3	9.9	6.3	-27.1	44.4	7.1
5.4 Other Assets	302.6	-2.1	-408.2	-140.1	-270.2	-104.9
6 Investments	25,270.4	65.7	2,247.8	3,142.2	2,326.0	2,961.6
6.1a Growth (Per cent)		0.3	11.2	14.2	11.6	13.3
6.1 Government Securities	25,250.6	67.1	2,255.6	3,138.6	2,329.9	2,958.4
6.2 Other Approved Securities	19.9	-1.4	-7.8	3.6	-3.9	3.2
7 Bank Credit	64,415.2	477.0	5,750.9	4,474.2	7,360.1	6,059.7
7.1a Growth (Per cent)		0.7	10.9	7.5	14.4	10.4
7a.1 Food Credit	1,029.8	-0.2	142.9	45.1	19.8	-77.3
7a.2 Non-food credit	63,385.3	477.2	5,608.0	4,429.1	7,340.3	6,136.9
7b.1 Loans, Cash credit and Overdrafts	62,240.6	482.8	5,600.6	4,549.8	7,062.4	6,048.2
7b.2 Inland Bills – Purchased	345.0	-1.6	138.7	-39.4	158.5	-42.4
7b.3 Discounted	1,165.4	13.3	-45.0	59.6	44.9	115.8
7b.4 Foreign Bills – Purchased	239.9	-4.6	40.3	-23.0	49.1	-15.3
7b.5 Discounted	424.4	-12.9	16.3	-72.7	45.1	-46.6