

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on Dec. 26, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,068.9	-13.5	-120.0	291.7	-70.4	342.4
1.2 Borrowings from Banks	382.9	19.9	-75.8	33.2	-29.7	65.1
1.3 Other Demand and Time Liabilities	60.2	-1.8	-20.5	-74.9	-2.1	-10.2
2 Liabilities to Others						
2.1 Aggregate Deposits	83,361.8	432.1	7,244.0	6,306.2	10,000.3	8,613.3
2.1a Growth (Per cent)		0.5	10.7	8.2	15.4	11.5
2.1.1 Demand	7,711.4	315.2	235.3	572.2	486.4	853.1
2.1.2 Time	75,650.3	116.8	7,008.7	5,733.9	9,514.0	7,760.1
2.2 Borrowings	2,016.1	102.4	224.3	-194.3	399.3	-424.9
2.3 Other Demand and Time Liabilities	4,376.1	-34.6	111.4	-7.2	275.8	148.3
3. Borrowings from Reserve Bank	920.7	174.9	211.6	504.6	183.2	493.3
4 Cash in Hand and Balances with Reserve Bank	4,019.1	32.8	487.5	396.9	295.8	304.0
4.1 Cash in hand	560.6	48.0	73.8	101.9	32.0	81.9
4.2 Balances with Reserve Bank	3,458.5	-15.2	413.7	295.0	263.8	222.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,346.8	35.9	-28.6	284.5	81.7	414.6
5.2 Money at Call and Short Notice	216.4	-12.5	-72.6	-61.6	-60.9	-7.0
5.3 Advances to Banks	158.5	-6.5	4.0	-8.9	20.8	27.6
5.4 Other Assets	287.1	5.5	-403.1	-155.6	-284.5	-125.6
6 Investments	24,397.7	-203.7	2,015.8	2,269.5	2,693.4	2,320.9
6.1a Growth (Per cent)		-0.8	10.0	10.3	13.9	10.5
6.1 Government Securities	24,377.6	-204.3	2,022.0	2,265.7	2,698.2	2,319.0
6.2 Other Approved Securities	20.1	0.6	-6.3	3.8	-4.9	1.9
7 Bank Credit	63,466.9	432.2	4,808.8	3,526.0	7,154.7	6,053.5
7.1a Growth (Per cent)		0.7	9.1	5.9	14.2	10.5
7a.1 Food Credit	1,083.2	30.8	154.2	98.5	42.8	-35.2
7a.2 Non-food credit	62,383.7	401.3	4,654.7	3,427.5	7,111.9	6,088.7
7b.1 Loans, Cash credit and Overdrafts	61,293.0	361.8	4,689.2	3,602.3	6,893.1	6,012.0
7b.2 Inland Bills – Purchased	326.8	11.1	138.7	-57.6	158.6	-60.6
7b.3 Discounted	1,157.4	24.2	-94.4	51.6	11.3	157.2
7b.4 Foreign Bills – Purchased	235.4	1.2	42.8	-27.5	50.9	-22.3
7b.5 Discounted	454.3	33.9	32.5	-42.8	40.8	-32.9