

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on May. 1, 2015 | Variation over | | | | |
|--|--------------------------------------|----------------|-----------------------|----------------|----------------|----------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2014-15 | 2015-16 | 2014 | 2015 |
| | | | 1 | 2 | 3 | 4 |
| 1 Liabilities to the Banking System | | | | | | |
| 1.1 Demand and Time Deposits from Banks | 1,177.0 | 10.7 | 46.8 | 75.1 | -46.8 | 353.0 |
| 1.2 Borrowings from Banks | 418.3 | 5.3 | 77.7 | 20.1 | 103.5 | -9.1 |
| 1.3 Other Demand and Time Liabilities | 60.0 | 1.2 | -80.2 | -1.4 | 10.5 | 5.3 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 88,126.9 | 923.7 | 1,410.8 | 2,794.0 | 9,778.3 | 9,660.5 |
| 2.1a Growth (Per cent) | | 1.1 | 1.8 | 3.3 | 14.2 | 12.3 |
| 2.1.1 Demand | 8,353.6 | 312.1 | 263.9 | 413.3 | 955.5 | 950.5 |
| 2.1.2 Time | 79,773.2 | 611.5 | 1,146.9 | 2,380.6 | 8,822.8 | 8,709.9 |
| 2.2 Borrowings | 2,292.3 | 87.8 | -49.2 | 33.6 | 23.2 | 131.1 |
| 2.3 Other Demand and Time Liabilities | 4,497.1 | 204.8 | -209.6 | -74.9 | 360.2 | 323.5 |
| 3. Borrowings from Reserve Bank | 1,144.4 | 242.4 | -1.5 | -437.6 | 130.5 | 729.8 |
| 4 Cash in Hand and Balances with Reserve Bank | 4,536.8 | 392.3 | 166.9 | 272.5 | 471.1 | 747.7 |
| 4.1 Cash in hand | 550.2 | 4.4 | 21.7 | 16.6 | 53.2 | 69.7 |
| 4.2 Balances with Reserve Bank | 3,986.6 | 388.0 | 145.2 | 255.8 | 417.9 | 678.0 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 1,584.8 | 37.2 | 70.1 | 210.7 | 210.3 | 452.4 |
| 5.2 Money at Call and Short Notice | 158.1 | 2.0 | -27.0 | -67.8 | 16.9 | -92.9 |
| 5.3 Advances to Banks | 185.9 | -6.6 | 16.5 | -3.3 | 40.7 | 2.0 |
| 5.4 Other Assets | 463.2 | 25.7 | -118.9 | 34.6 | -326.8 | 139.4 |
| 6 Investments | 25,870.7 | 86.3 | 697.0 | 952.4 | 2,351.2 | 3,045.4 |
| 6.1a Growth (Per cent) | | 0.3 | 3.1 | 3.8 | 11.5 | 13.3 |
| 6.1 Government Securities | 25,849.8 | 85.3 | 695.4 | 952.3 | 2,356.0 | 3,042.5 |
| 6.2 Other Approved Securities | 20.9 | 1.0 | 1.6 | 0.1 | -4.7 | 3.0 |
| 7 Bank Credit | 66,799.6 | 760.4 | 505.1 | 1,435.4 | 7,147.9 | 6,353.5 |
| 7.1a Growth (Per cent) | | 1.2 | 0.8 | 2.2 | 13.4 | 10.5 |
| 7a.1 Food Credit | 1,040.9 | 169.6 | 68.3 | 96.7 | -107.8 | -12.2 |
| 7a.2 Non-food credit | 65,758.7 | 590.8 | 436.8 | 1,338.7 | 7,255.7 | 6,365.7 |
| 7b.1 Loans, Cash credit and Overdrafts | 64,555.3 | 758.1 | 502.2 | 1,431.5 | 6,939.9 | 6,362.4 |
| 7b.2 Inland Bills – Purchased | 352.1 | 5.3 | -16.6 | 8.0 | 114.0 | -15.7 |
| 7b.3 Discounted | 1,231.5 | 0.4 | 59.8 | 31.6 | 46.8 | 65.9 |
| 7b.4 Foreign Bills – Purchased | 215.7 | -8.1 | -10.2 | -25.5 | 36.5 | -37.0 |
| 7b.5 Discounted | 445.0 | 4.6 | -30.1 | -10.2 | 10.7 | -22.0 |