

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