

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 2, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,333.4	71.2	312.3	231.5	374.6	244.0
1.2 Borrowings from Banks	459.4	-7.0	-0.6	61.2	72.4	110.3
1.3 Other Demand and Time Liabilities	57.8	-37.0	-47.2	-3.6	-28.7	-30.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	91,638.2	2,044.6	5,311.1	6,305.3	9,045.1	9,271.4
2.1a Growth (Per cent)		2.3	6.9	7.4	12.3	11.3
2.1.1 Demand	8,572.1	336.8	597.7	631.8	989.0	835.1
2.1.2 Time	83,066.1	1,707.7	4,713.4	5,673.5	8,056.1	8,436.3
2.2 Borrowings	2,365.5	-35.4	-198.8	106.8	-398.7	353.9
2.3 Other Demand and Time Liabilities	4,258.7	-276.4	31.9	-313.3	613.6	-156.6
<b>3. Borrowings from Reserve Bank</b>	<b>447.0</b>	<b>-193.4</b>	<b>303.1</b>	<b>-1,135.1</b>	<b>306.4</b>	<b>-272.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,421.5</b>	<b>34.3</b>	<b>318.5</b>	<b>157.2</b>	<b>406.5</b>	<b>480.8</b>
4.1 Cash in hand	554.3	-33.0	15.4	20.8	60.8	80.2
4.2 Balances with Reserve Bank	3,867.1	67.2	303.1	136.4	345.8	400.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,817.8	27.0	127.9	443.7	223.8	627.6
5.2 Money at Call and Short Notice	202.2	-22.9	-39.0	-23.7	1.4	-36.8
5.3 Advances to Banks	248.0	9.3	5.3	58.9	24.1	75.3
5.4 Other Assets	393.3	2.7	-138.3	-35.3	-183.9	88.8
<b>6 Investments</b>	<b>26,943.1</b>	<b>418.0</b>	<b>1,846.5</b>	<b>2,024.8</b>	<b>2,236.8</b>	<b>2,968.4</b>
6.1a Growth (Per cent)		1.6	8.3	8.1	10.3	12.4
6.1 Government Securities	26,920.8	417.7	1,846.3	2,023.3	2,242.9	2,962.5
6.2 Other Approved Securities	22.3	0.3	0.2	1.6	-6.1	5.8
<b>7 Bank Credit</b>	<b>68,302.4</b>	<b>1,241.9</b>	<b>2,461.6</b>	<b>2,938.2</b>	<b>5,901.5</b>	<b>5,899.8</b>
7.1a Growth (Per cent)		1.9	4.1	4.5	10.4	9.5
7a.1 Food Credit	874.6	-152.8	5.4	-69.6	-2.3	-115.3
7a.2 Non-food credit	67,427.8	1,394.7	2,456.2	3,007.8	5,903.8	6,015.1
7b.1 Loans, Cash credit and Overdrafts	66,033.1	1,145.1	2,536.5	2,909.2	5,774.4	5,805.8
7b.2 Inland Bills – Purchased	354.1	16.4	-45.4	10.0	1.3	15.0
7b.3 Discounted	1,255.3	55.9	17.9	55.4	140.6	131.6
7b.4 Foreign Bills – Purchased	222.3	4.0	5.1	-18.9	35.3	-45.6
7b.5 Discounted	437.6	20.5	-52.5	-17.5	-50.1	-7.0