

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 7, 2015		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	2014-15	2015-16		2014	2015	
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,276.9	-6.7	212.1	174.9	316.6	287.7
1.2 Borrowings from Banks	519.8	110.4	-98.7	121.6	-67.1	268.8
1.3 Other Demand and Time Liabilities	56.1	-41.7	-80.8	-5.3	-10.1	1.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	89,392.4	559.2	3,099.6	4,059.5	9,392.3	9,237.1
2.1a Growth (Per cent)		0.6	4.0	4.8	13.3	11.5
2.1.1 Demand	8,001.1	20.1	-8.0	60.8	734.6	869.9
2.1.2 Time	81,391.3	539.2	3,107.7	3,998.8	8,657.8	8,367.3
2.2 Borrowings	2,374.4	-16.1	-250.1	115.7	-549.1	414.1
2.3 Other Demand and Time Liabilities	4,470.5	125.0	-135.8	-101.5	299.3	223.1
<b>3. Borrowings from Reserve Bank</b>	<b>278.3</b>	<b>-184.9</b>	<b>590.8</b>	<b>-1,303.7</b>	<b>626.7</b>	<b>-728.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,229.0</b>	<b>-23.1</b>	<b>111.7</b>	<b>-35.3</b>	<b>122.1</b>	<b>495.2</b>
4.1 Cash in hand	544.9	-14.4	14.5	11.4	81.9	71.8
4.2 Balances with Reserve Bank	3,684.1	-8.6	97.2	-46.6	40.3	423.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,723.2	7.2	-10.8	349.1	110.1	671.8
5.2 Money at Call and Short Notice	236.1	37.0	-127.8	10.2	-48.3	85.9
5.3 Advances to Banks	217.4	-3.7	36.4	28.2	81.0	13.6
5.4 Other Assets	329.9	8.9	-204.0	-98.7	-335.3	91.2
<b>6 Investments</b>	<b>26,776.6</b>	<b>271.4</b>	<b>1,429.5</b>	<b>1,858.3</b>	<b>2,127.4</b>	<b>3,218.9</b>
6.1a Growth (Per cent)		1.0	6.5	7.5	9.9	13.7
6.1 Government Securities	26,753.5	273.8	1,429.3	1,856.0	2,132.7	3,212.2
6.2 Other Approved Securities	23.1	-2.4	0.2	2.4	-5.3	6.7
<b>7 Bank Credit</b>	<b>66,716.4</b>	<b>155.6</b>	<b>1,061.8</b>	<b>1,352.2</b>	<b>6,104.2</b>	<b>5,713.7</b>
7.1a Growth (Per cent)		0.2	1.8	2.1	11.1	9.4
7a.1 Food Credit	1,014.5	-71.2	98.7	70.3	-1.0	-68.7
7a.2 Non-food credit	65,701.9	226.8	963.0	1,281.9	6,105.2	5,782.4
7b.1 Loans, Cash credit and Overdrafts	64,525.1	150.0	1,113.6	1,401.2	5,919.6	5,720.7
7b.2 Inland Bills – Purchased	351.6	-2.1	-36.6	7.5	79.3	3.8
7b.3 Discounted	1,209.7	18.4	66.6	9.8	132.8	37.3
7b.4 Foreign Bills – Purchased	216.1	-5.7	-30.2	-25.1	-4.7	-16.7
7b.5 Discounted	414.0	-5.2	-51.6	-41.2	-22.8	-31.5