

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 10, 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	1,223.1	32.2	197.1	121.1	310.3	248.8
1.2 Borrowings from Banks	437.8	63.1	-74.4	39.6	-49.5	162.4
1.3 Other Demand and Time Liabilities	57.4	0.1	-76.1	-4.1	-67.3	-1.5
2 Liabilities to Others						
2.1 Aggregate Deposits	88,822.7	837.4	2,489.0	3,489.9	8,938.2	9,278.2
2.1a Growth (Per cent)		1.0	3.2	4.1	12.7	11.7
2.1.1 Demand	7,859.9	-286.6	-30.9	-80.4	600.8	751.5
2.1.2 Time	80,962.9	1,124.0	2,519.8	3,570.3	8,337.4	8,526.7
2.2 Borrowings	2,333.6	-105.5	-209.3	74.9	-350.0	332.5
2.3 Other Demand and Time Liabilities	4,206.1	-88.1	-265.6	-365.9	254.6	88.4
3. Borrowings from Reserve Bank	409.9	-362.2	683.2	-1,172.1	888.1	-689.4
4 Cash in Hand and Balances with Reserve Bank	4,177.9	-58.2	132.3	-86.4	276.0	423.5
4.1 Cash in hand	547.5	-36.5	13.0	13.9	61.4	75.7
4.2 Balances with Reserve Bank	3,630.4	-21.7	119.3	-100.3	214.6	347.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,670.6	84.1	9.9	296.5	103.9	598.4
5.2 Money at Call and Short Notice	216.8	79.0	-125.7	-9.1	-129.1	64.5
5.3 Advances to Banks	162.6	-11.1	35.6	-26.6	79.0	-40.5
5.4 Other Assets	347.7	-19.6	-191.0	-80.8	-326.1	95.9
6 Investments	26,513.0	376.5	851.8	1,594.8	1,367.2	3,533.0
6.1a Growth (Per cent)		1.4	3.8	6.4	6.3	15.4
6.1 Government Securities	26,488.2	376.8	851.1	1,590.7	1,372.4	3,525.2
6.2 Other Approved Securities	24.8	-0.3	0.7	4.1	-5.2	7.8
7 Bank Credit	66,705.4	112.1	1,033.4	1,341.2	7,124.0	5,731.1
7.1a Growth (Per cent)		0.2	1.7	2.1	13.2	9.4
7a.1 Food Credit	1,078.7	-35.7	152.6	134.5	0.4	-58.7
7a.2 Non-food credit	65,626.7	147.8	880.8	1,206.7	7,123.6	5,789.7
7b.1 Loans, Cash credit and Overdrafts	64,498.5	88.0	1,055.3	1,374.6	6,896.5	5,752.5
7b.2 Inland Bills – Purchased	358.1	11.3	-22.2	14.1	124.3	-4.1
7b.3 Discounted	1,199.5	11.3	63.4	-0.4	98.3	30.3
7b.4 Foreign Bills – Purchased	229.7	4.8	-18.1	-11.5	23.1	-15.1
7b.5 Discounted	419.6	-3.4	-45.0	-35.5	-18.2	-32.5