

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 11, 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	1,474.2	-12.3	302.2	372.3	323.3	394.9
1.2 Borrowings from Banks	607.2	69.9	10.0	209.0	98.4	247.5
1.3 Other Demand and Time Liabilities	215.6	151.9	-73.1	154.2	7.3	153.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	91,849.6	602.0	5,347.0	6,516.7	7,445.4	9,447.0
2.1a Growth (Per cent)		0.7	6.9	7.6	9.9	11.5
2.1.1 Demand	8,376.9	-218.7	139.1	436.6	405.1	1,098.6
2.1.2 Time	83,472.6	820.6	5,207.9	6,080.1	7,040.3	8,348.3
2.2 Borrowings	2,983.3	446.4	-296.7	724.6	-564.0	1,069.6
2.3 Other Demand and Time Liabilities	4,581.2	50.1	6.5	9.2	23.8	191.4
<b>3. Borrowings from Reserve Bank</b>	<b>939.3</b>	<b>-103.9</b>	<b>329.6</b>	<b>-642.7</b>	<b>563.3</b>	<b>193.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,381.5</b>	<b>-146.5</b>	<b>360.5</b>	<b>117.2</b>	<b>102.7</b>	<b>398.8</b>
4.1 Cash in hand	621.2	-36.4	50.2	87.6	66.5	112.2
4.2 Balances with Reserve Bank	3,760.3	-110.2	310.2	29.6	36.1	286.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,818.3	-2.4	97.9	444.2	227.5	658.1
5.2 Money at Call and Short Notice	305.4	101.3	-61.3	79.4	32.4	88.6
5.3 Advances to Banks	263.5	6.4	-0.3	74.3	55.1	96.3
5.4 Other Assets	458.0	119.4	-171.8	29.4	-161.3	187.1
<b>6 Investments</b>	<b>27,465.8</b>	<b>485.6</b>	<b>2,338.6</b>	<b>2,547.5</b>	<b>2,190.5</b>	<b>2,999.0</b>
6.1a Growth (Per cent)		1.8	10.6	10.2	9.8	12.3
6.1 Government Securities	27,444.9	485.8	2,337.8	2,547.4	2,194.6	2,995.2
6.2 Other Approved Securities	20.9	-0.2	0.8	0.1	-4.2	3.8
<b>7 Bank Credit</b>	<b>69,661.1</b>	<b>981.8</b>	<b>2,809.8</b>	<b>4,296.9</b>	<b>5,903.8</b>	<b>6,910.4</b>
7.1a Growth (Per cent)		1.4	4.7	6.6	10.4	11.0
7a.1 Food Credit	1,093.9	4.6	67.9	149.7	-23.0	41.5
7a.2 Non-food credit	68,567.2	977.2	2,741.8	4,147.2	5,926.8	6,868.9
7b.1 Loans, Cash credit and Overdrafts	67,496.1	962.7	2,956.7	4,372.2	5,885.4	6,848.6
7b.2 Inland Bills – Purchased	277.3	-7.8	-69.3	-66.7	-66.7	-37.7
7b.3 Discounted	1,274.4	26.8	27.5	74.4	144.6	141.1
7b.4 Foreign Bills – Purchased	207.3	2.4	-28.4	-33.9	-21.3	-27.2
7b.5 Discounted	406.1	-2.2	-76.7	-49.1	-38.2	-14.3