

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 5, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,565.3	-7.3	297.0	463.3	372.8	491.1
1.2 Borrowings from Banks	623.1	87.2	49.3	224.9	179.8	224.1
1.3 Other Demand and Time Liabilities	98.3	-87.8	-83.8	36.9	-16.2	47.1
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	93,612.7	912.6	7,048.8	8,279.9	8,391.0	9,508.3
2.1a Growth (Per cent)		1.0	9.1	9.7	11.1	11.3
2.1.1 Demand	8,500.6	288.3	345.7	560.3	692.8	1,015.7
2.1.2 Time	85,112.1	624.3	6,703.2	7,719.5	7,698.2	8,492.5
2.2 Borrowings	2,949.1	-43.7	-25.1	690.4	-130.5	763.9
2.3 Other Demand and Time Liabilities	4,785.5	236.5	177.9	213.5	333.1	224.3
<b>3. Borrowings from Reserve Bank</b>	<b>1,119.3</b>	<b>-500.1</b>	<b>403.5</b>	<b>-462.7</b>	<b>413.3</b>	<b>299.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,469.9</b>	<b>44.4</b>	<b>522.3</b>	<b>205.6</b>	<b>557.4</b>	<b>325.4</b>
4.1 Cash in hand	572.3	-45.4	53.5	38.7	77.0	60.1
4.2 Balances with Reserve Bank	3,897.6	89.7	468.8	166.9	480.4	265.3
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,817.1	-0.4	157.5	443.0	269.3	597.3
5.2 Money at Call and Short Notice	309.0	64.4	-73.4	83.1	31.0	104.4
5.3 Advances to Banks	272.2	0.2	-25.4	83.0	8.8	130.2
5.4 Other Assets	408.6	-90.8	-126.3	-19.9	-91.0	92.1
<b>6 Investments</b>	<b>27,626.8</b>	<b>501.3</b>	<b>3,007.7</b>	<b>2,708.5</b>	<b>2,827.0</b>	<b>2,490.9</b>
6.1a Growth (Per cent)		1.8	13.6	10.9	12.7	9.9
6.1 Government Securities	27,604.5	505.9	3,006.6	2,707.0	2,826.3	2,486.0
6.2 Other Approved Securities	22.3	-4.6	1.1	1.5	0.7	4.9
<b>7 Bank Credit</b>	<b>71,534.1</b>	<b>630.9</b>	<b>4,192.7</b>	<b>6,169.9</b>	<b>5,778.2</b>	<b>7,400.5</b>
7.1a Growth (Per cent)		0.9	7.0	9.4	9.9	11.5
7a.1 Food Credit	1,087.0	65.1	45.4	142.8	-77.3	57.2
7a.2 Non-food credit	70,447.2	565.8	4,147.4	6,027.1	5,855.5	7,343.3
7b.1 Loans, Cash credit and Overdrafts	69,353.1	645.3	4,268.9	6,229.3	5,767.3	7,393.5
7b.2 Inland Bills - Purchased	263.6	-3.0	-39.9	-80.4	-42.9	-80.9
7b.3 Discounted	1,315.4	10.0	59.4	115.4	115.6	150.2
7b.4 Foreign Bills - Purchased	197.6	-14.4	-23.3	-43.6	-15.6	-42.1
7b.5 Discounted	404.4	-7.1	-72.3	-50.7	-46.2	-20.3