

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 19, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,571.9	6.7	285.7	470.0	343.5	509.1
1.2 Borrowings from Banks	590.4	-32.6	12.6	192.3	97.3	228.1
1.3 Other Demand and Time Liabilities	65.5	-32.8	-77.3	4.1	-15.0	7.8
2 Liabilities to Others						
2.1 Aggregate Deposits	93,512.5	-100.3	7,168.4	8,179.6	8,457.9	9,288.5
2.1a Growth (Per cent)		-0.1	9.3	9.6	11.2	11.0
2.1.1 Demand	8,496.4	-4.1	451.3	556.1	712.2	905.9
2.1.2 Time	85,016.0	-96.1	6,717.0	7,623.4	7,745.7	8,382.6
2.2 Borrowings	3,041.0	91.8	40.3	782.3	-6.9	790.3
2.3 Other Demand and Time Liabilities	4,718.8	-66.7	57.0	146.7	67.2	278.5
3. Borrowings from Reserve Bank	1,839.5	720.1	466.7	257.4	477.8	956.6
4 Cash in Hand and Balances with Reserve Bank	4,450.0	-19.9	327.1	185.7	375.4	500.7
4.1 Cash in hand	578.9	6.7	57.5	45.4	62.4	62.7
4.2 Balances with Reserve Bank	3,871.1	-26.6	269.6	140.3	313.0	438.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,851.0	33.9	178.2	476.9	256.2	610.4
5.2 Money at Call and Short Notice	293.0	-16.1	-106.2	67.1	-19.4	121.1
5.3 Advances to Banks	276.8	4.6	-22.6	87.6	10.3	131.9
5.4 Other Assets	404.8	-3.8	-116.1	-23.8	-74.7	78.2
6 Investments	27,170.6	-456.2	3,103.3	2,252.4	2,861.6	1,939.2
6.1a Growth (Per cent)		-1.7	14.0	9.0	12.8	7.7
6.1 Government Securities	27,153.3	-451.2	3,101.6	2,255.8	2,860.3	1,939.7
6.2 Other Approved Securities	17.3	-4.9	1.6	-3.4	1.4	-0.6
7 Bank Credit	71,727.4	193.3	4,317.0	6,363.2	5,799.6	7,469.5
7.1a Growth (Per cent)		0.3	7.2	9.7	9.9	11.6
7a.1 Food Credit	1,077.8	-9.2	12.9	133.6	-68.3	80.4
7a.2 Non-food credit	70,649.6	202.5	4,304.1	6,229.6	5,867.9	7,389.1
7b.1 Loans, Cash credit and Overdrafts	69,539.7	186.6	4,394.9	6,415.9	5,817.4	7,454.1
7b.2 Inland Bills - Purchased	257.4	-6.3	-41.0	-86.7	-38.4	-86.1
7b.3 Discounted	1,319.8	4.5	51.9	119.9	85.3	162.1
7b.4 Foreign Bills - Purchased	200.7	3.2	-19.2	-40.5	-17.1	-43.0
7b.5 Discounted	409.8	5.3	-69.7	-45.4	-47.5	-17.7