

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 22, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,572.6	26.8	276.8	470.6	341.7	518.6
1.2 Borrowings from Banks	535.9	-6.7	22.0	137.7	20.8	164.2
1.3 Other Demand and Time Liabilities	186.1	-54.2	-52.5	124.7	10.8	103.6
2 Liabilities to Others						
2.1 Aggregate Deposits	92,700.1	-78.3	6,355.3	7,367.3	8,165.8	9,289.2
2.1a Growth (Per cent)		-0.1	8.2	8.6	10.9	11.1
2.1.1 Demand	8,212.3	-111.3	234.1	272.0	481.3	839.0
2.1.2 Time	84,487.8	33.0	6,121.2	7,095.2	7,684.6	8,450.1
2.2 Borrowings	2,992.8	30.9	-56.6	734.1	-185.9	839.0
2.3 Other Demand and Time Liabilities	4,549.0	82.9	-9.3	-23.0	318.5	175.0
3. Borrowings from Reserve Bank	1,619.4	395.0	681.7	37.4	799.8	521.5
4 Cash in Hand and Balances with Reserve Bank	4,425.5	63.7	384.3	161.2	324.9	419.1
4.1 Cash in hand	617.6	9.9	61.0	84.1	71.5	97.9
4.2 Balances with Reserve Bank	3,807.9	53.8	323.2	77.1	253.3	321.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,817.5	-7.7	226.1	443.4	354.7	529.1
5.2 Money at Call and Short Notice	244.6	1.8	-62.9	18.7	-36.0	29.4
5.3 Advances to Banks	271.9	-9.2	-34.3	82.8	0.1	138.8
5.4 Other Assets	499.4	48.4	-142.2	70.9	-118.1	198.9
6 Investments	27,125.5	-275.6	2,774.0	2,207.2	2,794.3	2,223.3
6.1a Growth (Per cent)		-1.0	12.5	8.9	12.6	8.9
6.1 Government Securities	27,098.7	-281.1	2,771.5	2,201.2	2,792.9	2,215.3
6.2 Other Approved Securities	26.8	5.5	2.5	6.1	1.4	8.0
7 Bank Credit	70,903.3	94.9	3,698.3	5,539.0	5,881.9	7,264.0
7.1a Growth (Per cent)		0.1	6.2	8.5	10.2	11.4
7a.1 Food Credit	1,021.9	20.9	45.5	77.7	-87.8	-8.1
7a.2 Non-food credit	69,881.4	74.1	3,652.8	5,461.4	5,969.7	7,272.1
7b.1 Loans, Cash credit and Overdrafts	68,707.9	111.8	3,768.3	5,584.0	5,830.2	7,248.8
7b.2 Inland Bills - Purchased	266.6	-4.0	-35.9	-77.5	-42.5	-81.9
7b.3 Discounted	1,305.3	0.3	46.3	105.4	132.5	153.3
7b.4 Foreign Bills - Purchased	212.0	-14.0	-20.6	-29.2	-4.2	-30.4
7b.5 Discounted	411.5	0.8	-59.8	-43.7	-34.2	-25.8