

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 21, 2015		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		2014-15	2015-16	2014
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,292.2	15.3	220.5	190.2	324.8	294.5
1.2 Borrowings from Banks	447.7	-72.1	-70.6	49.5	-41.7	168.5
1.3 Other Demand and Time Liabilities	72.0	15.9	-63.5	10.6	6.7	0.5
2 Liabilities to Others						
2.1 Aggregate Deposits	89,597.0	204.6	3,003.1	4,264.2	9,191.5	9,538.3
2.1a Growth (Per cent)		0.2	3.9	5.0	13.0	11.9
2.1.1 Demand	8,142.6	141.5	54.1	202.3	693.4	949.3
2.1.2 Time	81,454.4	63.1	2,948.9	4,061.8	8,498.1	8,589.1
2.2 Borrowings	2,411.6	37.2	-262.7	152.9	-750.6	463.9
2.3 Other Demand and Time Liabilities	4,416.3	-54.2	-137.1	-155.7	279.7	170.1
3. Borrowings from Reserve Bank	249.8	-28.5	424.2	-1,332.2	423.7	-590.5
4 Cash in Hand and Balances with Reserve Bank	4,253.9	24.8	168.1	-10.4	158.5	463.7
4.1 Cash in hand	564.9	20.0	47.1	31.4	67.9	59.1
4.2 Balances with Reserve Bank	3,688.9	4.8	121.0	-41.8	90.7	404.5
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,736.1	12.9	7.1	362.0	124.8	666.7
5.2 Money at Call and Short Notice	196.3	-39.9	-117.0	-29.6	-28.0	35.3
5.3 Advances to Banks	230.9	13.5	23.8	41.8	63.0	39.7
5.4 Other Assets	340.3	10.4	-205.4	-88.3	-323.8	103.0
6 Investments	26,838.8	62.2	1,419.1	1,920.5	2,044.1	3,291.4
6.1a Growth (Per cent)		0.2	6.4	7.7	9.5	14.0
6.1 Government Securities	26,816.5	63.0	1,418.7	1,919.0	2,049.2	3,285.8
6.2 Other Approved Securities	22.3	-0.8	0.4	1.5	-5.0	5.6
7 Bank Credit	66,662.5	-53.9	928.1	1,298.3	5,724.9	5,793.5
7.1a Growth (Per cent)		-0.1	1.5	2.0	10.4	9.5
7a.1 Food Credit	1,026.8	12.4	93.4	82.6	54.8	-51.0
7a.2 Non-food credit	65,635.7	-66.3	834.7	1,215.7	5,670.0	5,844.5
7b.1 Loans, Cash credit and Overdrafts	64,478.5	-46.6	1,038.7	1,354.6	5,611.0	5,749.0
7b.2 Inland Bills – Purchased	349.0	-2.6	-49.5	4.9	63.6	14.1
7b.3 Discounted	1,189.3	-20.4	33.2	-10.6	100.3	50.3
7b.4 Foreign Bills – Purchased	221.8	5.8	-32.8	-19.4	-1.7	-8.3
7b.5 Discounted	423.9	9.9	-61.5	-31.2	-48.2	-11.7