

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 25, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,490.3	16.1	291.4	388.3	342.0	421.7
1.2 Borrowings from Banks	550.5	-56.7	29.5	152.4	61.4	171.3
1.3 Other Demand and Time Liabilities	207.5	-8.1	-74.8	146.1	-10.2	147.3
2 Liabilities to Others						
2.1 Aggregate Deposits	91,846.5	-3.1	5,777.8	6,513.7	8,084.9	9,013.1
2.1a Growth (Per cent)		-0.0	7.5	7.6	10.8	10.9
2.1.1 Demand	8,576.5	199.5	478.7	636.2	759.6	958.5
2.1.2 Time	83,270.2	-202.5	5,299.1	5,877.6	7,325.3	8,054.6
2.2 Borrowings	3,023.9	40.6	-196.6	765.2	-427.2	1,010.1
2.3 Other Demand and Time Liabilities	4,616.9	35.7	-37.7	44.9	117.9	271.3
3. Borrowings from Reserve Bank	1,932.4	993.1	504.6	350.3	493.3	1,011.6
4 Cash in Hand and Balances with Reserve Bank	4,720.7	339.3	393.6	456.5	300.6	705.0
4.1 Cash in hand	630.4	9.2	98.5	96.8	78.5	73.1
4.2 Balances with Reserve Bank	4,090.4	330.1	295.0	359.6	222.1	631.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,822.4	4.2	132.0	448.4	262.1	628.2
5.2 Money at Call and Short Notice	227.0	-78.3	-73.6	1.1	-19.0	22.6
5.3 Advances to Banks	256.9	-6.6	-7.1	67.7	29.4	96.6
5.4 Other Assets	459.5	1.5	-161.4	30.9	-131.3	178.2
6 Investments	26,951.7	-514.1	2,129.3	2,033.5	2,180.7	2,694.2
6.1a Growth (Per cent)		-1.9	9.6	8.2	9.9	11.1
6.1 Government Securities	26,931.1	-513.8	2,128.0	2,033.6	2,181.4	2,691.1
6.2 Other Approved Securities	20.6	-0.2	1.3	-0.1	-0.7	3.1
7 Bank Credit	70,170.0	508.9	3,244.3	4,805.8	5,771.8	6,984.8
7.1a Growth (Per cent)		0.7	5.4	7.4	10.1	11.1
7a.1 Food Credit	1,110.1	16.2	98.8	165.9	-35.2	26.8
7a.2 Non-food credit	69,059.9	492.7	3,145.5	4,639.9	5,807.0	6,957.9
7b.1 Loans, Cash credit and Overdrafts	68,021.9	525.8	3,321.3	4,898.0	5,731.1	7,009.8
7b.2 Inland Bills - Purchased	274.4	-3.0	-58.5	-69.7	-61.5	-51.5
7b.3 Discounted	1,268.7	-5.7	51.6	68.7	157.2	111.2
7b.4 Foreign Bills - Purchased	205.5	-1.8	-27.3	-35.7	-22.1	-30.1
7b.5 Discounted	399.6	-6.5	-42.8	-55.5	-32.9	-54.6