

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 30, 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	1,508.7	215.9	286.1	406.7	356.6	445.4
1.2 Borrowings from Banks	491.4	22.5	-63.2	93.2	-9.2	204.8
1.3 Other Demand and Time Liabilities	97.7	44.1	-62.0	36.2	27.8	24.6
2 Liabilities to Others						
2.1 Aggregate Deposits	91,400.3	667.0	5,185.7	6,067.4	8,315.9	9,159.0
2.1a Growth (Per cent)		0.7	6.7	7.1	11.2	11.1
2.1.1 Demand	8,549.6	526.4	341.1	609.3	783.8	1,069.2
2.1.2 Time	82,850.7	140.6	4,844.6	5,458.1	7,532.1	8,089.7
2.2 Borrowings	2,374.4	18.1	-356.2	115.7	-623.0	520.2
2.3 Other Demand and Time Liabilities	4,262.8	81.1	-108.7	-309.2	245.8	-11.8
3. Borrowings from Reserve Bank	608.0	34.2	314.9	-974.0	317.0	-123.0
4 Cash in Hand and Balances with Reserve Bank	4,384.6	23.8	359.0	120.3	181.0	403.5
4.1 Cash in hand	629.5	47.4	122.1	96.0	135.5	48.8
4.2 Balances with Reserve Bank	3,755.1	-23.6	236.9	24.3	45.6	354.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,776.2	-13.3	66.7	402.1	143.3	647.1
5.2 Money at Call and Short Notice	264.7	74.7	-89.3	38.8	3.6	76.0
5.3 Advances to Banks	251.6	10.1	-11.1	62.4	36.9	95.2
5.4 Other Assets	366.7	-0.3	-218.2	-61.8	-246.3	142.2
6 Investments	26,807.5	164.6	1,888.0	1,889.2	2,157.1	2,791.3
6.1a Growth (Per cent)		0.6	8.5	7.6	9.9	11.6
6.1 Government Securities	26,781.6	156.6	1,887.9	1,884.1	2,161.9	2,781.7
6.2 Other Approved Securities	25.9	8.1	0.1	5.2	-4.8	9.6
7 Bank Credit	68,039.7	208.5	2,501.0	2,675.5	6,022.8	5,597.8
7.1a Growth (Per cent)		0.3	4.2	4.1	10.7	9.0
7a.1 Food Credit	1,024.5	77.7	105.3	80.3	62.0	-65.3
7a.2 Non-food credit	67,015.2	130.7	2,395.7	2,595.2	5,960.9	5,663.0
7b.1 Loans, Cash credit and Overdrafts	65,864.0	221.8	2,652.9	2,740.2	5,994.5	5,520.4
7b.2 Inland Bills – Purchased	301.4	-11.6	-76.1	-42.7	-55.0	-6.9
7b.3 Discounted	1,251.7	3.7	16.1	51.8	113.0	129.8
7b.4 Foreign Bills – Purchased	209.4	-1.2	-15.6	-31.8	13.5	-37.9
7b.5 Discounted	413.2	-4.3	-76.2	-42.0	-43.3	-7.7