

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jan. 22, 2016</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
				<b>2014-15</b>	<b>2015-16</b>	<b>2015</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>1,619.4</b>	<b>395.0</b>	<b>681.7</b>	<b>37.4</b>	<b>799.8</b>	<b>521.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,425.5</b>	<b>63.7</b>	<b>384.3</b>	<b>161.2</b>	<b>324.9</b>	<b>419.1</b>
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
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>27,125.5</b>	<b>-275.6</b>	<b>2,774.0</b>	<b>2,207.2</b>	<b>2,794.3</b>	<b>2,223.3</b>
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
<b>7 Bank Credit</b>	<b>70,903.3</b>	<b>94.9</b>	<b>3,698.3</b>	<b>5,539.0</b>	<b>5,881.9</b>	<b>7,264.0</b>
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