

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 3, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,301.7	204.1	73.7	204.1	-62.7	450.7
1.2 Borrowings from Banks	401.5	-0.6	27.0	-0.6	-27.1	24.8
1.3 Other Demand and Time Liabilities	66.5	5.1	-34.6	5.1	-18.6	-33.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	89,114.8	3,258.4	1,960.6	3,258.4	10,043.9	10,098.7
2.1a Growth (Per cent)		3.8	2.5	3.8	14.6	12.8
2.1.1 Demand	9,523.4	1,489.2	476.8	1,489.2	952.8	1,907.3
2.1.2 Time	79,591.5	1,769.2	1,483.8	1,769.2	9,091.1	8,191.3
2.2 Borrowings	2,306.0	47.3	-27.3	47.3	-56.8	122.9
2.3 Other Demand and Time Liabilities	4,993.9	402.5	-176.4	402.5	323.0	786.9
<b>3. Borrowings from Reserve Bank</b>	<b>2,198.5</b>	<b>616.4</b>	<b>-44.3</b>	<b>616.4</b>	<b>145.4</b>	<b>1,826.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,209.2</b>	<b>-59.0</b>	<b>89.5</b>	<b>-59.0</b>	<b>793.9</b>	<b>497.5</b>
4.1 Cash in hand	527.2	-10.2	-13.0	-10.2	50.4	81.5
4.2 Balances with Reserve Bank	3,682.0	-48.8	102.5	-48.8	743.6	416.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,658.4	153.2	92.8	153.2	129.3	503.3
5.2 Money at Call and Short Notice	138.8	-99.1	-13.3	-99.1	-148.7	-126.0
5.3 Advances to Banks	210.5	23.5	37.6	23.5	50.0	5.5
5.4 Other Assets	505.6	72.7	6.1	72.7	-217.2	56.8
<b>6 Investments</b>	<b>25,501.8</b>	<b>449.4</b>	<b>568.5</b>	<b>449.4</b>	<b>2,389.1</b>	<b>2,805.0</b>
6.1a Growth (Per cent)		1.8	2.6	1.8	11.8	12.4
6.1 Government Securities	25,482.2	453.7	567.9	453.7	2,389.8	2,802.4
6.2 Other Approved Securities	19.6	-4.3	0.7	-4.3	-0.7	2.6
<b>7 Bank Credit</b>	<b>68,309.6</b>	<b>2,662.9</b>	<b>705.6</b>	<b>2,662.9</b>	<b>7,156.2</b>	<b>7,663.0</b>
7.1a Growth (Per cent)		4.1	1.2	4.1	13.4	12.6
7a.1 Food Credit	692.3	-251.9	-88.6	-251.9	-83.6	-203.9
7a.2 Non-food credit	67,617.4	2,914.8	794.3	2,914.8	7,239.8	7,866.9
7b.1 Loans, Cash credit and Overdrafts	65,907.8	2,502.6	591.2	2,502.6	6,917.9	7,625.8
7b.2 Inland Bills – Purchased	393.4	48.3	15.8	48.3	129.2	-6.8
7b.3 Discounted	1,276.9	77.0	88.2	77.0	65.4	83.0
7b.4 Foreign Bills – Purchased	254.6	13.3	4.1	13.3	28.9	-12.5
7b.5 Discounted	476.9	21.8	6.3	21.8	14.7	-26.5