

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on May. 29, 2015</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>2014</b>	<b>2015</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,183.1	2.2	49.7	81.1	-79.2	356.2
1.2 Borrowings from Banks	396.8	13.3	-21.8	-1.3	-36.0	68.9
1.3 Other Demand and Time Liabilities	70.5	2.5	-41.9	9.0	-1.0	-22.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	87,892.7	496.6	1,780.3	2,559.9	9,340.6	9,056.9
2.1a Growth (Per cent)		0.6	2.3	3.0	13.4	11.5
2.1.1 Demand	8,186.5	306.5	361.3	246.2	949.9	686.0
2.1.2 Time	79,706.3	190.1	1,419.0	2,313.7	8,390.7	8,370.9
2.2 Borrowings	2,365.7	39.9	-164.1	107.0	-117.5	319.4
2.3 Other Demand and Time Liabilities	4,482.6	210.2	70.9	-89.4	451.8	28.4
<b>3. Borrowings from Reserve Bank</b>	<b>967.7</b>	<b>-244.5</b>	<b>-103.6</b>	<b>-614.4</b>	<b>150.1</b>	<b>655.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,287.4</b>	<b>128.1</b>	<b>215.1</b>	<b>23.1</b>	<b>484.7</b>	<b>450.1</b>
4.1 Cash in hand	578.6	24.5	33.9	45.0	37.0	85.9
4.2 Balances with Reserve Bank	3,708.9	103.6	181.2	-21.9	447.8	364.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,633.4	23.6	-2.1	259.3	118.7	573.2
5.2 Money at Call and Short Notice	162.5	20.2	-28.2	-63.4	-34.3	-87.3
5.3 Advances to Banks	176.8	-11.7	24.2	-12.4	44.2	-14.8
5.4 Other Assets	410.4	-24.4	-180.4	-18.2	-361.7	148.1
<b>6 Investments</b>	<b>26,239.2</b>	<b>69.7</b>	<b>796.7</b>	<b>1,321.0</b>	<b>2,098.7</b>	<b>3,314.3</b>
6.1a Growth (Per cent)		0.3	3.6	5.3	10.1	14.5
6.1 Government Securities	26,215.9	68.2	790.6	1,318.4	2,098.1	3,313.4
6.2 Other Approved Securities	23.3	1.5	6.1	2.5	0.6	0.9
<b>7 Bank Credit</b>	<b>66,334.2</b>	<b>13.1</b>	<b>474.2</b>	<b>970.0</b>	<b>6,727.4</b>	<b>5,919.0</b>
7.1a Growth (Per cent)		0.0	0.8	1.5	12.5	9.8
7a.1 Food Credit	1,165.4	49.9	181.0	221.2	-14.7	-0.4
7a.2 Non-food credit	65,168.8	-36.8	293.3	748.8	6,742.1	5,919.3
7b.1 Loans, Cash credit and Overdrafts	64,142.8	30.5	481.1	1,019.0	6,498.1	5,970.9
7b.2 Inland Bills – Purchased	331.1	-3.0	-19.8	-12.9	116.1	-33.5
7b.3 Discounted	1,218.1	-2.4	79.8	18.2	78.3	32.5
7b.4 Foreign Bills – Purchased	205.0	-5.9	-20.6	-36.2	31.7	-37.3
7b.5 Discounted	437.1	-6.1	-46.3	-18.1	3.3	-13.7