

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 17, 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	1,166.3	-135.4	50.5	68.8	-54.3	338.7
1.2 Borrowings from Banks	412.9	11.4	75.5	10.8	70.9	-12.3
1.3 Other Demand and Time Liabilities	58.8	-7.7	-70.1	-2.7	21.6	-6.1
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	87,203.2	-1,911.6	1,229.4	1,346.8	10,034.2	8,918.2
2.1a Growth (Per cent)		-2.1	1.6	1.6	14.7	11.4
2.1.1 Demand	8,041.5	-1,481.9	173.7	7.4	995.1	728.6
2.1.2 Time	79,161.7	-429.8	1,055.6	1,339.4	9,039.2	8,189.7
2.2 Borrowings	2,204.5	-101.5	-45.6	-54.2	4.8	39.7
2.3 Other Demand and Time Liabilities	4,292.4	-701.5	-281.3	-299.0	422.7	190.3
<b>3. Borrowings from Reserve Bank</b>	<b>902.0</b>	<b>-1,296.4</b>	<b>-97.4</b>	<b>-680.0</b>	<b>125.7</b>	<b>583.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,144.4</b>	<b>-64.7</b>	<b>111.9</b>	<b>-123.7</b>	<b>240.0</b>	<b>410.4</b>
4.1 Cash in hand	545.8	18.6	9.1	8.4	75.6	78.0
4.2 Balances with Reserve Bank	3,598.6	-83.4	102.8	-132.1	164.4	332.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,547.6	-110.8	52.0	42.4	159.2	433.3
5.2 Money at Call and Short Notice	156.1	17.3	-42.6	-81.8	-7.4	-79.4
5.3 Advances to Banks	192.5	-18.1	2.2	5.4	35.1	22.8
5.4 Other Assets	437.5	-68.1	-56.8	4.6	-256.5	51.5
<b>6 Investments</b>	<b>25,784.3</b>	<b>282.6</b>	<b>495.6</b>	<b>732.0</b>	<b>2,452.4</b>	<b>3,160.6</b>
6.1a Growth (Per cent)		1.1	2.2	2.9	12.2	14.0
6.1 Government Securities	25,764.5	282.3	494.2	736.0	2,457.4	3,158.3
6.2 Other Approved Securities	19.9	0.3	1.4	-4.0	-5.0	2.2
<b>7 Bank Credit</b>	<b>66,039.2</b>	<b>-2,270.4</b>	<b>189.5</b>	<b>392.4</b>	<b>7,318.7</b>	<b>5,908.8</b>
7.1a Growth (Per cent)		-3.3	0.3	0.6	13.9	9.8
7a.1 Food Credit	871.3	179.0	-57.9	-72.9	-35.6	-55.6
7a.2 Non-food credit	65,167.9	-2,449.4	247.3	465.4	7,354.3	5,964.4
7b.1 Loans, Cash credit and Overdrafts	63,797.3	-2,110.5	168.3	392.0	7,095.7	5,938.3
7b.2 Inland Bills – Purchased	346.8	-46.6	-11.9	1.7	117.7	-25.7
7b.3 Discounted	1,231.1	-45.8	51.6	31.1	45.0	73.7
7b.4 Foreign Bills – Purchased	223.7	-30.8	-8.9	-17.6	30.8	-30.3
7b.5 Discounted	440.3	-36.6	-9.6	-14.8	29.5	-47.2