

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 27, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,486.5	32.1	286.1	384.5	337.8	423.2
1.2 Borrowings from Banks	537.2	87.3	26.9	139.1	110.3	160.7
1.3 Other Demand and Time Liabilities	63.8	5.6	-61.8	2.3	-37.2	-9.5
2 Liabilities to Others						
2.1 Aggregate Deposits	91,247.6	225.9	5,580.3	5,914.7	8,180.4	8,611.7
2.1a Growth (Per cent)		0.2	7.2	6.9	11.0	10.4
2.1.1 Demand	8,595.6	457.0	470.6	655.3	990.3	985.8
2.1.2 Time	82,652.0	-231.1	5,109.7	5,259.4	7,190.1	7,625.9
2.2 Borrowings	2,536.9	94.8	-397.0	278.2	-728.6	723.5
2.3 Other Demand and Time Liabilities	4,531.1	236.7	-11.1	-40.9	243.1	158.9
3. Borrowings from Reserve Bank	1,043.2	-66.2	340.2	-538.8	365.4	286.9
4 Cash in Hand and Balances with Reserve Bank	4,528.0	163.6	407.8	263.7	280.2	498.0
4.1 Cash in hand	657.5	1.9	73.0	124.0	60.6	125.9
4.2 Balances with Reserve Bank	3,870.5	161.7	334.9	139.7	219.6	372.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,820.7	8.3	84.7	446.6	181.9	673.8
5.2 Money at Call and Short Notice	204.0	-8.5	-20.6	-21.9	36.8	-53.4
5.3 Advances to Banks	257.1	-1.0	-3.4	67.9	50.6	93.0
5.4 Other Assets	338.6	-13.3	-164.1	-89.9	-180.4	60.0
6 Investments	26,980.2	68.3	2,036.7	2,061.9	1,992.7	2,815.2
6.1a Growth (Per cent)		0.3	9.2	8.3	9.0	11.7
6.1 Government Securities	26,959.1	65.6	2,037.4	2,061.6	1,998.2	2,809.8
6.2 Other Approved Securities	21.0	2.7	-0.7	0.3	-5.5	5.4
7 Bank Credit	68,679.3	370.5	2,612.5	3,315.1	6,088.7	6,125.8
7.1a Growth (Per cent)		0.5	4.4	5.1	10.8	9.8
7a.1 Food Credit	1,089.3	72.9	90.7	145.1	33.2	14.1
7a.2 Non-food credit	67,590.0	297.6	2,521.9	3,170.0	6,055.4	6,111.7
7b.1 Loans, Cash credit and Overdrafts	66,533.4	379.6	2,741.9	3,409.5	6,022.4	6,100.8
7b.2 Inland Bills – Purchased	285.1	-8.6	-67.3	-59.0	-55.4	-32.0
7b.3 Discounted	1,247.6	-1.2	23.0	47.7	148.6	118.8
7b.4 Foreign Bills – Purchased	204.9	-0.8	-10.1	-36.3	5.7	-47.9
7b.5 Discounted	408.3	1.4	-74.9	-46.8	-32.6	-13.9