

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar 4, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,536.0	-35.9	321.5	434.0	385.7	437.3
1.2 Borrowings from Banks	613.9	23.5	52.3	215.8	34.3	211.9
1.3 Other Demand and Time Liabilities	78.0	12.5	-81.7	16.6	-39.7	24.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	94,065.8	553.3	8,005.8	8,732.9	8,426.0	9,004.4
2.1a Growth (Per cent)		0.6	10.4	10.2	11.0	10.6
2.1.1 Demand	8,675.1	178.6	742.9	734.8	898.5	793.0
2.1.2 Time	85,390.7	374.8	7,262.9	7,998.2	7,527.5	8,211.4
2.2 Borrowings	3,078.8	37.9	43.7	820.1	-22.6	824.7
2.3 Other Demand and Time Liabilities	5,004.5	285.7	466.3	432.5	480.0	154.9
<b>3. Borrowings from Reserve Bank</b>	<b>1,299.5</b>	<b>-539.9</b>	<b>336.0</b>	<b>-282.5</b>	<b>441.1</b>	<b>547.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,488.4</b>	<b>38.5</b>	<b>540.1</b>	<b>224.1</b>	<b>506.2</b>	<b>326.2</b>
4.1 Cash in hand	583.1	4.2	37.6	49.5	57.0	86.8
4.2 Balances with Reserve Bank	3,905.3	34.3	502.5	174.6	449.2	239.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,836.7	-14.3	238.4	462.6	287.7	536.0
5.2 Money at Call and Short Notice	262.6	-30.3	-65.7	36.7	-75.4	50.3
5.3 Advances to Banks	280.8	4.0	-23.3	91.6	2.1	136.6
5.4 Other Assets	386.2	-18.6	-107.0	-42.4	-6.9	50.5
<b>6 Investments</b>	<b>27,307.9</b>	<b>137.3</b>	<b>3,450.6</b>	<b>2,389.7</b>	<b>3,280.1</b>	<b>1,729.2</b>
6.1a Growth (Per cent)		0.5	15.6	9.6	14.7	6.8
6.1 Government Securities	27,292.4	139.0	3,446.9	2,394.8	3,276.5	1,733.5
6.2 Other Approved Securities	15.6	-1.7	3.6	-5.2	3.6	-4.3
<b>7 Bank Credit</b>	<b>72,485.1</b>	<b>757.7</b>	<b>5,058.5</b>	<b>7,120.9</b>	<b>5,791.9</b>	<b>7,485.6</b>
7.1a Growth (Per cent)		1.1	8.4	10.9	9.8	11.5
7a.1 Food Credit	1,073.9	-4.0	-4.5	129.7	-20.3	93.9
7a.2 Non-food credit	71,411.2	761.6	5,063.0	6,991.2	5,812.2	7,391.7
7b.1 Loans, Cash credit and Overdrafts	70,304.1	764.3	5,098.0	7,180.2	5,782.5	7,515.3
7b.2 Inland Bills - Purchased	258.6	1.2	-40.6	-85.5	-41.6	-85.2
7b.3 Discounted	1,318.2	-1.6	77.3	118.3	102.9	135.1
7b.4 Foreign Bills - Purchased	198.1	-2.6	-13.1	-43.1	0.6	-51.6
7b.5 Discounted	406.1	-3.7	-63.1	-49.1	-52.5	-28.0