

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 13, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,454.4	-54.3	282.3	352.5	345.6	395.0
1.2 Borrowings from Banks	449.9	-41.5	-38.8	51.7	-26.8	139.0
1.3 Other Demand and Time Liabilities	58.2	-39.5	-73.6	-3.3	15.9	-3.2
2 Liabilities to Others						
2.1 Aggregate Deposits	91,021.7	-378.6	4,951.4	5,688.8	8,421.8	9,014.7
2.1a Growth (Per cent)		-0.4	6.4	6.7	11.4	11.0
2.1.1 Demand	8,138.7	-411.0	171.7	198.4	827.7	827.7
2.1.2 Time	82,883.1	32.5	4,779.7	5,490.6	7,594.0	8,187.0
2.2 Borrowings	2,442.1	67.7	-422.3	183.4	-779.9	654.0
2.3 Other Demand and Time Liabilities	4,294.4	31.6	-146.3	-277.6	192.9	57.4
3. Borrowings from Reserve Bank	1,109.5	501.5	123.2	-472.6	131.5	570.1
4 Cash in Hand and Balances with Reserve Bank	4,364.4	-20.2	281.1	100.1	310.8	461.2
4.1 Cash in hand	655.7	26.1	76.6	122.1	85.1	120.3
4.2 Balances with Reserve Bank	3,708.8	-46.3	204.5	-22.0	225.7	340.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,812.4	36.3	82.3	438.3	161.7	667.8
5.2 Money at Call and Short Notice	212.5	-52.2	-80.3	-13.4	-24.2	14.7
5.3 Advances to Banks	258.1	6.5	-10.7	68.9	37.3	101.3
5.4 Other Assets	351.9	-14.9	-196.4	-76.7	-229.4	105.5
6 Investments	26,911.9	104.4	1,896.6	1,993.6	2,047.8	2,887.0
6.1a Growth (Per cent)		0.4	8.6	8.0	9.3	12.0
6.1 Government Securities	26,893.6	112.0	1,896.6	1,996.0	2,052.6	2,885.0
6.2 Other Approved Securities	18.3	-7.6	0.0	-2.4	-4.8	2.0
7 Bank Credit	68,308.8	269.1	2,302.5	2,944.6	5,911.7	6,065.3
7.1a Growth (Per cent)		0.4	3.8	4.5	10.5	9.7
7a.1 Food Credit	1,016.4	-8.1	74.0	72.2	40.6	-42.1
7a.2 Non-food credit	67,292.4	277.3	2,228.5	2,872.4	5,871.1	6,107.4
7b.1 Loans, Cash credit and Overdrafts	66,153.8	289.7	2,477.0	3,029.9	5,863.7	5,986.0
7b.2 Inland Bills – Purchased	293.7	-7.7	-75.9	-50.4	-61.6	-14.8
7b.3 Discounted	1,248.8	-2.9	1.3	48.8	124.3	141.7
7b.4 Foreign Bills – Purchased	205.7	-3.8	-16.4	-35.5	18.6	-40.8
7b.5 Discounted	406.9	-6.3	-83.5	-48.3	-33.3	-6.7