

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 26, 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	1,190.9	36.2	82.1	88.9	126.3	331.7
1.2 Borrowings from Banks	374.7	-34.2	-35.1	-23.5	10.2	60.1
1.3 Other Demand and Time Liabilities	57.3	-2.4	-69.2	-4.2	17.3	-8.5
2 Liabilities to Others						
2.1 Aggregate Deposits	87,985.4	320.7	1,937.8	2,652.5	8,272.0	8,992.0
2.1a Growth (Per cent)		0.4	2.5	3.1	11.7	11.4
2.1.1 Demand	8,146.5	182.2	356.9	206.2	333.7	650.4
2.1.2 Time	79,838.9	138.5	1,580.9	2,446.4	7,938.3	8,341.6
2.2 Borrowings	2,439.1	33.6	-174.4	180.4	-293.6	403.1
2.3 Other Demand and Time Liabilities	4,294.2	-152.2	-48.1	-277.8	260.8	-41.0
3. Borrowings from Reserve Bank	772.1	69.5	-186.6	-810.0	8.3	542.6
4 Cash in Hand and Balances with Reserve Bank	4,236.1	56.1	263.1	-28.2	154.9	350.8
4.1 Cash in hand	583.9	20.8	41.7	50.4	57.7	83.5
4.2 Balances with Reserve Bank	3,652.1	35.3	221.5	-78.6	97.2	267.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,586.5	-12.6	-5.5	212.4	34.4	529.7
5.2 Money at Call and Short Notice	137.9	-36.4	-68.9	-88.1	-14.0	-71.3
5.3 Advances to Banks	173.7	3.7	38.6	-15.5	69.8	-32.3
5.4 Other Assets	367.3	33.6	-185.1	-61.2	-345.5	109.7
6 Investments	26,136.5	-273.8	701.9	1,218.3	1,489.9	3,306.4
6.1a Growth (Per cent)		-1.0	3.2	4.9	7.0	14.5
6.1 Government Securities	26,111.5	-273.5	701.0	1,214.0	1,495.4	3,298.5
6.2 Other Approved Securities	25.1	-0.4	0.8	4.3	-5.5	7.9
7 Bank Credit	66,593.3	55.0	1,008.5	1,229.1	6,903.8	5,643.9
7.1a Growth (Per cent)		0.1	1.7	1.9	12.8	9.3
7a.1 Food Credit	1,114.4	-54.3	159.3	170.2	20.5	-29.8
7a.2 Non-food credit	65,479.0	109.3	849.2	1,058.9	6,883.3	5,673.6
7b.1 Loans, Cash credit and Overdrafts	64,410.5	80.3	1,031.2	1,286.6	6,701.8	5,688.5
7b.2 Inland Bills – Purchased	346.8	13.6	-21.1	2.8	118.5	-16.5
7b.3 Discounted	1,188.2	-41.9	54.6	-11.7	72.8	27.9
7b.4 Foreign Bills – Purchased	224.8	10.9	-21.5	-16.4	19.7	-16.6
7b.5 Discounted	423.0	-8.0	-34.6	-32.2	-8.9	-39.5