

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 24, 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	1,283.6	60.5	208.8	181.6	312.5	297.7
1.2 Borrowings from Banks	409.4	-28.4	-85.9	11.2	-37.6	145.6
1.3 Other Demand and Time Liabilities	97.8	40.4	-70.6	36.3	13.0	33.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	88,833.2	10.5	2,436.7	3,500.3	8,814.0	9,340.9
2.1a Growth (Per cent)		0.0	3.2	4.1	12.5	11.8
2.1.1 Demand	7,981.0	121.2	-17.1	40.7	516.3	859.0
2.1.2 Time	80,852.1	-110.8	2,453.8	3,459.6	8,297.7	8,481.9
2.2 Borrowings	2,390.5	56.9	-247.4	131.8	-595.7	427.5
2.3 Other Demand and Time Liabilities	4,345.6	139.4	-66.6	-226.5	529.6	28.9
<b>3. Borrowings from Reserve Bank</b>	<b>463.2</b>	<b>53.3</b>	<b>838.6</b>	<b>-1,118.8</b>	<b>910.4</b>	<b>-791.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,252.1</b>	<b>74.2</b>	<b>231.5</b>	<b>-12.2</b>	<b>282.9</b>	<b>398.4</b>
4.1 Cash in hand	559.3	11.9	23.6	25.8	62.6	77.0
4.2 Balances with Reserve Bank	3,692.7	62.3	207.9	-38.0	220.3	321.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,716.1	45.5	4.3	342.0	100.5	649.4
5.2 Money at Call and Short Notice	199.1	-17.7	-126.5	-26.8	-21.7	47.6
5.3 Advances to Banks	221.1	58.5	32.6	31.9	79.7	21.0
5.4 Other Assets	321.0	-26.7	-196.5	-107.5	-371.5	74.7
<b>6 Investments</b>	<b>26,505.2</b>	<b>-7.8</b>	<b>961.0</b>	<b>1,586.9</b>	<b>1,293.6</b>	<b>3,416.0</b>
6.1a Growth (Per cent)		-0.0	4.3	6.4	5.9	14.8
6.1 Government Securities	26,479.7	-8.5	960.3	1,582.2	1,298.5	3,407.5
6.2 Other Approved Securities	25.5	0.7	0.7	4.7	-4.8	8.5
<b>7 Bank Credit</b>	<b>66,560.9</b>	<b>-144.5</b>	<b>901.7</b>	<b>1,196.6</b>	<b>6,886.4</b>	<b>5,718.2</b>
7.1a Growth (Per cent)		-0.2	1.5	1.8	12.8	9.4
7a.1 Food Credit	1,085.7	7.0	140.0	141.5	113.2	-39.1
7a.2 Non-food credit	65,475.2	-151.5	761.7	1,055.2	6,773.1	5,757.3
7b.1 Loans, Cash credit and Overdrafts	64,375.0	-123.5	954.6	1,251.2	6,644.7	5,729.6
7b.2 Inland Bills – Purchased	353.6	-4.5	-27.5	9.6	108.2	-3.2
7b.3 Discounted	1,191.3	-8.2	62.1	-8.6	120.0	23.4
7b.4 Foreign Bills – Purchased	221.7	-7.9	-28.0	-19.5	20.7	-13.1
7b.5 Discounted	419.1	-0.5	-59.6	-36.0	-7.2	-18.4