

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Dec. 25, 2015</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2014-15	2015-16	2014	2015
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,490.3	16.1	291.4	388.3	342.0	421.7
1.2 Borrowings from Banks	550.5	-56.7	29.5	152.4	61.4	171.3
1.3 Other Demand and Time Liabilities	207.5	-8.1	-74.8	146.1	-10.2	147.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	91,846.5	-3.1	5,777.8	6,513.7	8,084.9	9,013.1
2.1a Growth (Per cent)		-0.0	7.5	7.6	10.8	10.9
2.1.1 Demand	8,576.5	199.5	478.7	636.2	759.6	958.5
2.1.2 Time	83,270.2	-202.5	5,299.1	5,877.6	7,325.3	8,054.6
2.2 Borrowings	3,023.9	40.6	-196.6	765.2	-427.2	1,010.1
2.3 Other Demand and Time Liabilities	4,616.9	35.7	-37.7	44.9	117.9	271.3
<b>3. Borrowings from Reserve Bank</b>	<b>1,932.4</b>	<b>993.1</b>	<b>504.6</b>	<b>350.3</b>	<b>493.3</b>	<b>1,011.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,720.7</b>	<b>339.3</b>	<b>393.6</b>	<b>456.5</b>	<b>300.6</b>	<b>705.0</b>
4.1 Cash in hand	630.4	9.2	98.5	96.8	78.5	73.1
4.2 Balances with Reserve Bank	4,090.4	330.1	295.0	359.6	222.1	631.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,822.4	4.2	132.0	448.4	262.1	628.2
5.2 Money at Call and Short Notice	227.0	-78.3	-73.6	1.1	-19.0	22.6
5.3 Advances to Banks	256.9	-6.6	-7.1	67.7	29.4	96.6
5.4 Other Assets	459.5	1.5	-161.4	30.9	-131.3	178.2
<b>6 Investments</b>	<b>26,951.7</b>	<b>-514.1</b>	<b>2,129.3</b>	<b>2,033.5</b>	<b>2,180.7</b>	<b>2,694.2</b>
6.1a Growth (Per cent)		-1.9	9.6	8.2	9.9	11.1
6.1 Government Securities	26,931.1	-513.8	2,128.0	2,033.6	2,181.4	2,691.1
6.2 Other Approved Securities	20.6	-0.2	1.3	-0.1	-0.7	3.1
<b>7 Bank Credit</b>	<b>70,170.0</b>	<b>508.9</b>	<b>3,244.3</b>	<b>4,805.8</b>	<b>5,771.8</b>	<b>6,984.8</b>
7.1a Growth (Per cent)		0.7	5.4	7.4	10.1	11.1
7a.1 Food Credit	1,110.1	16.2	98.8	165.9	-35.2	26.8
7a.2 Non-food credit	69,059.9	492.7	3,145.5	4,639.9	5,807.0	6,957.9
7b.1 Loans, Cash credit and Overdrafts	68,021.9	525.8	3,321.3	4,898.0	5,731.1	7,009.8
7b.2 Inland Bills - Purchased	274.4	-3.0	-58.5	-69.7	-61.5	-51.5
7b.3 Discounted	1,268.7	-5.7	51.6	68.7	157.2	111.2
7b.4 Foreign Bills - Purchased	205.5	-1.8	-27.3	-35.7	-22.1	-30.1
7b.5 Discounted	399.6	-6.5	-42.8	-55.5	-32.9	-54.6