

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar 18, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,513.4	-22.6	324.8	411.5	324.8	411.5
1.2 Borrowings from Banks	647.3	33.3	48.5	249.1	48.5	249.1
1.3 Other Demand and Time Liabilities	84.2	6.2	-73.6	22.7	-73.6	22.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	93,786.5	-279.3	8,277.3	8,453.6	8,277.3	8,453.6
2.1a Growth (Per cent)		-0.3	10.7	9.9	10.7	9.9
2.1.1 Demand	8,984.4	309.3	801.1	1,044.1	801.1	1,044.1
2.1.2 Time	84,802.2	-588.5	7,476.2	7,409.6	7,476.2	7,409.6
2.2 Borrowings	2,989.8	-89.1	48.3	731.1	48.3	731.1
2.3 Other Demand and Time Liabilities	5,046.1	41.6	188.7	474.1	188.7	474.1
<b>3. Borrowings from Reserve Bank</b>	<b>2,324.7</b>	<b>1,025.1</b>	<b>1,165.9</b>	<b>742.6</b>	<b>1,165.9</b>	<b>742.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,453.3</b>	<b>-35.2</b>	<b>642.1</b>	<b>189.0</b>	<b>642.1</b>	<b>189.0</b>
4.1 Cash in hand	578.9	-4.2	74.9	45.3	74.9	45.3
4.2 Balances with Reserve Bank	3,874.4	-30.9	567.3	143.7	567.3	143.7
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,771.7	-64.9	311.8	397.6	311.8	397.6
5.2 Money at Call and Short Notice	359.2	96.6	-52.1	133.3	-52.1	133.3
5.3 Advances to Banks	260.5	-20.3	21.7	71.3	21.7	71.3
5.4 Other Assets	383.0	-3.2	-14.2	-45.6	-14.2	-45.6
<b>6 Investments</b>	<b>26,398.9</b>	<b>-909.0</b>	<b>2,790.0</b>	<b>1,480.7</b>	<b>2,790.0</b>	<b>1,480.7</b>
6.1a Growth (Per cent)		-3.3	12.6	5.9	12.6	5.9
6.1 Government Securities	26,384.0	-908.4	2,785.6	1,486.5	2,785.6	1,486.5
6.2 Other Approved Securities	14.9	-0.7	4.5	-5.8	4.5	-5.8
<b>7 Bank Credit</b>	<b>72,776.5</b>	<b>291.4</b>	<b>5,423.2</b>	<b>7,412.3</b>	<b>5,423.2</b>	<b>7,412.3</b>
7.1a Growth (Per cent)		0.4	9.0	11.3	9.0	11.3
7a.1 Food Credit	1,052.5	-21.3	-40.3	108.4	-40.3	108.4
7a.2 Non-food credit	71,724.0	312.8	5,463.5	7,304.0	5,463.5	7,304.0
7b.1 Loans, Cash credit and Overdrafts	70,617.3	313.2	5,433.1	7,493.4	5,433.1	7,493.4
7b.2 Inland Bills - Purchased	257.4	-1.2	-40.3	-86.7	-40.3	-86.7
7b.3 Discounted	1,288.7	-29.5	94.1	88.8	94.1	88.8
7b.4 Foreign Bills - Purchased	204.4	6.3	-21.7	-36.8	-21.7	-36.8
7b.5 Discounted	408.8	2.7	-41.9	-46.4	-41.9	-46.4