

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 4, 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	1,267.5	-24.7	239.6	165.6	327.8	250.7
1.2 Borrowings from Banks	470.4	22.8	-36.5	72.3	27.0	157.3
1.3 Other Demand and Time Liabilities	68.1	-3.9	-82.8	6.7	-26.7	15.9
2 Liabilities to Others						
2.1 Aggregate Deposits	90,280.5	683.5	3,845.0	4,947.7	9,422.8	9,379.9
2.1a Growth (Per cent)		0.8	5.0	5.8	13.2	11.6
2.1.1 Demand	8,232.0	89.4	223.8	291.7	855.9	869.1
2.1.2 Time	82,048.5	594.1	3,621.2	4,656.0	8,566.9	8,510.9
2.2 Borrowings	2,380.2	-31.4	-285.7	121.5	-740.3	455.5
2.3 Other Demand and Time Liabilities	4,680.8	264.5	124.7	108.8	250.6	172.9
3. Borrowings from Reserve Bank	93.8	-156.0	-88.9	-1,488.2	-37.6	-233.3
4 Cash in Hand and Balances with Reserve Bank	4,264.2	10.4	196.3	-0.1	96.2	445.8
4.1 Cash in hand	593.0	28.0	35.5	59.4	77.1	98.7
4.2 Balances with Reserve Bank	3,671.3	-17.7	160.7	-59.5	19.1	347.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,772.1	35.9	10.3	398.0	146.3	699.5
5.2 Money at Call and Short Notice	207.7	11.5	-94.6	-18.2	26.2	24.3
5.3 Advances to Banks	232.8	1.9	27.6	43.6	62.4	37.8
5.4 Other Assets	370.4	30.1	-205.8	-58.2	-301.7	133.4
6 Investments	26,974.1	135.3	2,035.7	2,055.8	2,759.8	2,810.2
6.1a Growth (Per cent)		0.5	9.2	8.3	12.9	11.6
6.1 Government Securities	26,951.7	135.2	2,035.1	2,054.2	2,764.8	2,804.7
6.2 Other Approved Securities	22.4	0.1	0.6	1.6	-5.1	5.5
7 Bank Credit	67,002.5	340.0	1,182.7	1,638.3	5,135.7	5,878.9
7.1a Growth (Per cent)		0.5	2.0	2.5	9.2	9.6
7a.1 Food Credit	1,007.1	-19.8	59.1	62.9	29.3	-36.5
7a.2 Non-food credit	65,995.4	359.7	1,123.6	1,575.4	5,106.4	5,915.4
7b.1 Loans, Cash credit and Overdrafts	64,813.3	334.8	1,277.3	1,689.4	5,043.4	5,845.3
7b.2 Inland Bills – Purchased	348.5	-0.5	-60.3	4.4	32.2	24.4
7b.3 Discounted	1,200.1	10.8	37.6	0.1	95.3	56.6
7b.4 Foreign Bills – Purchased	220.2	-1.7	-22.0	-21.0	-1.0	-20.7
7b.5 Discounted	420.5	-3.5	-50.0	-34.7	-34.3	-26.6