

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 18, 2015	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2014	2015
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,262.3	-5.3	270.1	160.3	360.1	215.0
1.2 Borrowings from Banks	466.3	-4.1	2.0	68.2	96.8	114.7
1.3 Other Demand and Time Liabilities	94.8	26.7	-72.7	33.3	-26.7	32.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	89,593.6	-687.0	3,480.0	4,260.7	9,031.8	9,058.0
2.1a Growth (Per cent)		-0.8	4.5	5.0	12.6	11.2
2.1.1 Demand	8,235.3	3.2	133.7	295.0	718.6	962.4
2.1.2 Time	81,358.4	-690.2	3,346.3	3,965.8	8,313.2	8,095.7
2.2 Borrowings	2,401.0	20.8	-333.7	142.3	-669.4	524.3
2.3 Other Demand and Time Liabilities	4,535.0	-145.8	26.3	-37.0	319.3	125.4
<b>3. Borrowings from Reserve Bank</b>	<b>640.4</b>	<b>546.5</b>	<b>430.9</b>	<b>-941.7</b>	<b>424.8</b>	<b>-206.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,387.2</b>	<b>123.0</b>	<b>233.8</b>	<b>122.9</b>	<b>222.0</b>	<b>531.2</b>
4.1 Cash in hand	587.3	-5.7	33.9	53.7	65.1	94.7
4.2 Balances with Reserve Bank	3,799.9	128.6	199.9	69.2	156.9	436.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,790.8	18.7	4.7	416.7	116.6	723.7
5.2 Money at Call and Short Notice	225.1	17.4	-57.8	-0.8	35.0	4.8
5.3 Advances to Banks	238.7	5.9	20.2	49.5	50.9	51.1
5.4 Other Assets	390.5	20.1	-147.8	-38.0	-190.9	95.6
<b>6 Investments</b>	<b>26,525.1</b>	<b>-449.0</b>	<b>1,509.8</b>	<b>1,606.8</b>	<b>2,522.8</b>	<b>2,887.1</b>
6.1a Growth (Per cent)		-1.7	6.8	6.4	11.9	12.2
6.1 Government Securities	26,503.0	-448.7	1,509.6	1,605.5	2,528.1	2,881.5
6.2 Other Approved Securities	22.1	-0.3	0.3	1.3	-5.3	5.6
<b>7 Bank Credit</b>	<b>67,060.5</b>	<b>58.0</b>	<b>1,239.7</b>	<b>1,696.3</b>	<b>5,160.5</b>	<b>5,879.8</b>
7.1a Growth (Per cent)		0.1	2.1	2.6	9.2	9.6
7a.1 Food Credit	1,027.4	20.3	66.2	83.2	59.2	-23.3
7a.2 Non-food credit	66,033.1	37.7	1,173.5	1,613.1	5,101.2	5,903.2
7b.1 Loans, Cash credit and Overdrafts	64,887.9	74.6	1,379.6	1,764.0	5,019.1	5,817.5
7b.2 Inland Bills – Purchased	337.7	-10.8	-68.5	-6.4	12.3	21.8
7b.3 Discounted	1,199.4	-0.6	17.0	-0.5	135.9	76.7
7b.4 Foreign Bills – Purchased	218.4	-1.8	-20.5	-22.8	18.3	-24.0
7b.5 Discounted	417.1	-3.3	-67.8	-38.0	-25.2	-12.1