

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Oct. 16, 2015</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2014-15</b>	<b>2015-16</b>	<b>2014</b>	<b>2015</b>
			<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	1,292.8	-40.6	293.5	190.9	368.4	222.2
1.2 Borrowings from Banks	468.9	9.5	-30.6	70.7	70.6	149.8
1.3 Other Demand and Time Liabilities	53.6	-4.2	-88.0	-7.8	-32.0	6.6
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	90,733.3	-904.9	4,556.1	5,400.4	8,663.1	9,121.6
2.1a Growth (Per cent)		-1.0	5.9	6.3	11.9	11.2
2.1.1 Demand	8,023.2	-548.9	202.1	82.9	826.3	681.9
2.1.2 Time	82,710.1	-356.0	4,354.0	5,317.5	7,836.8	8,439.6
2.2 Borrowings	2,356.3	-9.2	-323.7	97.6	-582.2	469.7
2.3 Other Demand and Time Liabilities	4,181.8	-76.9	-245.0	-390.2	313.3	43.5
<b>3. Borrowings from Reserve Bank</b>	<b>573.8</b>	<b>126.9</b>	<b>289.3</b>	<b>-1,008.2</b>	<b>288.3</b>	<b>-131.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,360.8</b>	<b>-60.7</b>	<b>249.6</b>	<b>96.5</b>	<b>254.6</b>	<b>489.1</b>
4.1 Cash in hand	582.1	27.8	74.0	48.5	63.8	49.4
4.2 Balances with Reserve Bank	3,778.7	-88.4	175.6	48.0	190.8	439.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,789.5	-28.3	79.4	415.4	154.5	647.8
5.2 Money at Call and Short Notice	190.0	-12.2	-90.7	-35.9	18.9	2.7
5.3 Advances to Banks	241.5	-6.6	-10.3	52.3	30.6	84.3
5.4 Other Assets	367.0	-26.2	-212.6	-61.5	-246.7	136.9
<b>6 Investments</b>	<b>26,642.9</b>	<b>-300.2</b>	<b>1,858.1</b>	<b>1,724.6</b>	<b>2,234.2</b>	<b>2,656.5</b>
6.1a Growth (Per cent)		-1.1	8.4	6.9	10.3	11.1
6.1 Government Securities	26,625.0	-295.8	1,857.7	1,727.5	2,240.1	2,655.4
6.2 Other Approved Securities	17.9	-4.5	0.4	-2.9	-5.9	1.2
<b>7 Bank Credit</b>	<b>67,831.2</b>	<b>-471.1</b>	<b>1,980.6</b>	<b>2,467.0</b>	<b>5,941.7</b>	<b>5,909.7</b>
7.1a Growth (Per cent)		-0.7	3.3	3.8	10.6	9.5
7a.1 Food Credit	946.8	72.2	14.7	2.6	73.7	-52.4
7a.2 Non-food credit	66,884.5	-543.3	1,965.9	2,464.5	5,868.0	5,962.1
7b.1 Loans, Cash credit and Overdrafts	65,642.3	-390.8	2,102.8	2,518.4	5,833.2	5,848.7
7b.2 Inland Bills – Purchased	313.0	-41.1	-75.5	-31.1	-39.9	4.1
7b.3 Discounted	1,248.0	-7.3	5.6	48.1	145.1	136.7
7b.4 Foreign Bills – Purchased	210.6	-11.7	5.4	-30.6	37.5	-57.7
7b.5 Discounted	417.4	-20.2	-57.6	-37.8	-34.2	-22.1