

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on Jan. 8, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2014-15	2015-16	2015	2016
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,545.7	55.4	289.6	443.8	350.8	479.0
1.2 Borrowings from Banks	542.5	-8.0	11.0	144.4	63.4	181.8
1.3 Other Demand and Time Liabilities	240.3	32.8	-77.9	178.9	-33.2	183.2
2 Liabilities to Others						
2.1 Aggregate Deposits	92,778.4	931.9	6,571.7	7,445.5	8,399.1	9,151.0
2.1a Growth (Per cent)		1.0	8.5	8.7	11.2	10.9
2.1.1 Demand	8,323.6	-252.8	157.8	383.3	634.5	1,026.6
2.1.2 Time	84,454.8	1,184.6	6,414.0	7,062.2	7,764.6	8,124.4
2.2 Borrowings	2,962.0	-61.9	-187.8	703.3	-326.5	939.4
2.3 Other Demand and Time Liabilities	4,466.2	-150.8	-181.1	-105.9	136.5	264.0
3. Borrowings from Reserve Bank	1,224.4	-708.0	425.1	-357.6	427.0	383.2
4 Cash in Hand and Balances with Reserve Bank	4,361.8	-359.0	299.6	97.5	283.7	440.0
4.1 Cash in hand	607.7	-22.7	45.3	74.1	71.1	103.6
4.2 Balances with Reserve Bank	3,754.1	-336.3	254.3	23.4	212.6	336.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,825.2	2.8	122.4	451.2	266.9	640.6
5.2 Money at Call and Short Notice	242.8	15.8	-101.2	16.9	-40.7	66.0
5.3 Advances to Banks	281.2	24.3	0.1	92.0	33.8	113.6
5.4 Other Assets	451.0	-8.4	-130.6	22.5	-99.0	138.9
6 Investments	27,401.1	449.4	2,694.3	2,482.8	2,567.3	2,578.5
6.1a Growth (Per cent)		1.7	12.2	10.0	11.5	10.4
6.1 Government Securities	27,379.8	448.7	2,693.2	2,482.3	2,566.9	2,574.7
6.2 Other Approved Securities	21.3	0.7	1.1	0.5	0.4	3.9
7 Bank Credit	70,808.3	638.3	3,683.7	5,444.1	5,905.9	7,183.6
7.1a Growth (Per cent)		0.9	6.1	8.3	10.2	11.3
7a.1 Food Credit	1,001.0	-109.0	107.8	56.8	-44.8	-91.3
7a.2 Non-food credit	69,807.3	747.3	3,575.9	5,387.3	5,950.7	7,274.9
7b.1 Loans, Cash credit and Overdrafts	68,596.1	574.2	3,687.4	5,472.2	5,826.3	7,217.9
7b.2 Inland Bills - Purchased	270.6	-3.8	-35.9	-73.5	-50.4	-77.9
7b.3 Discounted	1,305.0	36.3	70.6	105.1	153.7	128.6
7b.4 Foreign Bills - Purchased	225.9	20.4	1.3	-15.3	5.8	-38.3
7b.5 Discounted	410.7	11.1	-39.7	-44.4	-29.3	-46.7