

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 16, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2015	2016
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,472.4	11.5	160.1	-49.7	214.8	210.4
1.2 Borrowings from Banks	644.6	37.4	145.5	0.6	191.9	100.9
1.3 Other Demand and Time Liabilities	62.4	9.1	33.4	-21.7	32.6	-32.4
2 Liabilities to Others						
2.1 Aggregate Deposits	97,909.7	-649.9	3,751.0	4,636.8	8,548.3	8,825.8
2.1a Growth (Per cent)		-0.7	4.4	5.0	10.6	9.9
2.1.1 Demand	9,415.1	87.2	87.1	525.2	754.5	1,387.7
2.1.2 Time	88,494.5	-737.1	3,663.9	4,111.6	7,793.8	7,438.0
2.2 Borrowings	2,895.6	-35.5	151.3	-94.2	533.3	485.6
2.3 Other Demand and Time Liabilities	5,002.0	-24.8	-44.6	-38.4	117.8	474.6
3. Borrowings from Reserve Bank	252.2	87.9	-941.7	-2,072.5	-206.7	-388.2
4 Cash in Hand and Balances with Reserve Bank	4,554.3	-198.5	119.9	105.5	528.2	170.1
4.1 Cash in hand	627.9	38.9	50.7	53.5	91.7	43.6
4.2 Balances with Reserve Bank	3,926.5	-237.4	69.2	52.1	436.6	126.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,756.9	49.5	259.3	140.1	566.4	123.5
5.2 Money at Call and Short Notice	327.9	58.0	-11.4	-21.0	-5.8	113.4
5.3 Advances to Banks	276.1	7.4	49.6	15.6	51.1	37.4
5.4 Other Assets	308.5	-21.8	-42.0	-69.2	91.7	-78.0
6 Investments	28,393.9	-394.8	1,500.6	2,138.9	2,780.8	1,975.1
6.1a Growth (Per cent)		-1.4	6.0	8.1	11.8	7.5
6.1 Government Securities	28,373.3	-394.9	1,501.4	2,133.9	2,777.4	1,974.3
6.2 Other Approved Securities	20.7	0.1	-0.8	4.9	3.4	0.7
7 Bank Credit	73,099.7	-142.3	1,494.7	603.6	5,678.3	6,240.8
7.1a Growth (Per cent)		-0.2	2.3	0.8	9.3	9.3
7a.1 Food Credit	959.9	-50.7	83.2	-92.6	-23.3	-67.5
7a.2 Non-food credit	72,139.8	-91.6	1,411.5	696.2	5,701.6	6,308.3
7b.1 Loans, Cash credit and Overdrafts	71,143.7	-113.7	1,562.1	806.5	5,615.6	6,457.7
7b.2 Inland Bills - Purchased	207.2	-11.2	-7.0	-50.0	21.2	-129.9
7b.3 Discounted	1,155.3	-15.7	-0.5	-133.3	76.7	-44.1
7b.4 Foreign Bills - Purchased	214.2	-2.5	-21.9	9.8	-23.1	-5.1
7b.5 Discounted	379.4	0.9	-38.0	-29.4	-12.1	-37.8