

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 14, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2015	2016
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,546.4	-61.7	193.5	24.3	224.8	251.0
1.2 Borrowings from Banks	609.8	39.2	131.2	-34.2	210.3	80.4
1.3 Other Demand and Time Liabilities	50.2	-39.9	-7.4	-34.0	7.0	-3.8
2 Liabilities to Others						
2.1 Aggregate Deposits	99,634.0	-2,448.9	4,898.6	6,361.1	8,619.7	9,402.5
2.1a Growth (Per cent)		-2.4	5.7	6.8	10.6	10.4
2.1.1 Demand	9,377.5	-1,219.0	-11.7	487.5	587.3	1,448.9
2.1.2 Time	90,256.5	-1,230.0	4,910.3	5,873.6	8,032.5	7,953.7
2.2 Borrowings	2,972.3	19.3	100.8	-17.5	472.9	612.8
2.3 Other Demand and Time Liabilities	4,643.6	41.9	-398.5	-396.8	35.2	470.1
3. Borrowings from Reserve Bank	441.1	97.5	-1,008.2	-1,883.5	-131.6	-132.7
4 Cash in Hand and Balances with Reserve Bank	4,688.3	-63.1	71.5	239.5	464.0	352.5
4.1 Cash in hand	663.8	36.4	23.5	89.4	24.4	106.7
4.2 Balances with Reserve Bank	4,024.6	-99.5	48.0	150.2	439.6	245.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,916.8	130.6	264.0	300.0	496.4	278.8
5.2 Money at Call and Short Notice	319.1	7.4	-47.8	-29.8	-9.3	141.0
5.3 Advances to Banks	298.0	-8.4	47.7	37.5	79.8	61.1
5.4 Other Assets	322.3	-1.9	-70.4	-55.5	128.0	-35.8
6 Investments	28,872.8	39.2	1,627.1	2,617.7	2,559.0	2,327.5
6.1a Growth (Per cent)		0.1	6.5	10.0	10.7	8.8
6.1 Government Securities	28,852.1	35.8	1,629.1	2,612.8	2,557.0	2,325.5
6.2 Other Approved Securities	20.7	3.4	-2.1	5.0	2.0	2.0
7 Bank Credit	73,621.6	-2,117.1	2,269.4	1,125.4	5,712.0	5,988.0
7.1a Growth (Per cent)		-2.8	3.5	1.6	9.2	8.9
7a.1 Food Credit	920.7	66.1	2.6	-131.8	-52.4	-26.0
7a.2 Non-food credit	72,700.9	-2,183.2	2,266.8	1,257.2	5,764.5	6,014.0
7b.1 Loans, Cash credit and Overdrafts	71,617.3	-2,033.9	2,321.1	1,280.1	5,651.4	6,172.3
7b.2 Inland Bills - Purchased	212.2	-16.5	-31.4	-44.9	3.8	-100.4
7b.3 Discounted	1,200.3	-29.7	48.4	-88.4	136.9	-48.0
7b.4 Foreign Bills - Purchased	223.9	-14.8	-30.9	19.4	-58.0	13.5
7b.5 Discounted	367.9	-22.2	-37.8	-40.9	-22.2	-49.5