

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 2, 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	1,461.0	1.3	166.2	-61.2	251.4	192.8
1.2 Borrowings from Banks	607.2	32.9	69.0	-36.7	153.9	140.1
1.3 Other Demand and Time Liabilities	53.3	0.3	6.7	-30.9	15.9	-14.8
2 Liabilities to Others						
2.1 Aggregate Deposits	98,559.6	1,297.0	4,422.8	5,286.7	8,855.1	8,804.0
2.1a Growth (Per cent)		1.3	5.2	5.7	10.9	9.8
2.1.1 Demand	9,327.9	339.6	200.4	437.9	777.7	1,187.2
2.1.2 Time	89,231.6	957.3	4,222.4	4,848.7	8,077.4	7,616.6
2.2 Borrowings	2,931.1	-105.6	121.6	-58.7	455.6	550.8
2.3 Other Demand and Time Liabilities	5,026.8	181.3	89.1	-13.6	153.1	365.7
3. Borrowings from Reserve Bank	164.3	62.1	-1,488.2	-2,160.4	-233.3	70.4
4 Cash in Hand and Balances with Reserve Bank	4,752.8	243.5	-3.7	304.0	442.2	492.2
4.1 Cash in hand	589.0	-32.4	55.8	14.6	95.1	-0.4
4.2 Balances with Reserve Bank	4,163.9	275.9	-59.5	289.4	347.1	492.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,707.4	123.6	247.1	90.6	548.6	86.2
5.2 Money at Call and Short Notice	269.9	23.5	-30.1	-79.0	12.4	74.1
5.3 Advances to Banks	268.7	3.9	43.7	8.2	37.8	35.9
5.4 Other Assets	330.4	19.5	-57.9	-47.4	133.7	-40.3
6 Investments	28,788.7	554.0	1,922.8	2,533.6	2,677.2	1,947.6
6.1a Growth (Per cent)		2.0	7.7	9.7	11.1	7.3
6.1 Government Securities	28,768.2	555.4	1,923.9	2,528.8	2,674.3	1,946.8
6.2 Other Approved Securities	20.6	-1.4	-1.0	4.8	2.9	0.8
7 Bank Credit	73,242.0	486.0	1,357.1	745.9	5,597.7	6,520.7
7.1a Growth (Per cent)		0.7	2.1	1.0	9.2	9.8
7a.1 Food Credit	1,010.6	-24.6	62.9	-42.0	-36.5	3.5
7a.2 Non-food credit	72,231.5	510.6	1,294.2	787.8	5,634.2	6,517.2
7b.1 Loans, Cash credit and Overdrafts	71,257.4	520.5	1,408.8	920.2	5,564.6	6,724.8
7b.2 Inland Bills - Purchased	218.4	-4.7	3.4	-38.7	23.4	-129.1
7b.3 Discounted	1,171.0	-26.2	0.1	-117.6	56.6	-29.0
7b.4 Foreign Bills - Purchased	216.7	-1.7	-20.5	12.3	-20.2	-4.0
7b.5 Discounted	378.5	-1.8	-34.7	-30.3	-26.6	-42.0