

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 23, 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	1,745.2	-20.8	399.0	223.1	432.4	244.2
1.2 Borrowings from Banks	513.6	-110.9	147.8	-130.3	166.8	-32.4
1.3 Other Demand and Time Liabilities	98.3	-11.7	146.1	14.1	147.4	-109.3
2 Liabilities to Others						
2.1 Aggregate Deposits	105,162.4	-750.8	5,991.0	11,889.5	8,490.4	13,838.5
2.1a Growth (Per cent)		-0.7	7.0	12.7	10.2	15.2
2.1.1 Demand	10,859.7	31.2	538.3	1,969.7	860.6	2,381.1
2.1.2 Time	94,302.6	-782.1	5,452.7	9,919.6	7,629.8	11,457.3
2.2 Borrowings	3,401.5	46.7	764.8	411.8	1,009.8	378.0
2.3 Other Demand and Time Liabilities	5,060.5	-77.9	42.4	20.1	268.7	446.1
3. Borrowings from Reserve Bank	126.5	-44.0	350.3	-2,198.2	1,011.6	-1,805.9
4 Cash in Hand and Balances with Reserve Bank	5,725.0	-3,842.7	453.0	1,276.2	701.6	1,007.7
4.1 Cash in hand	1,413.4	-375.9	93.4	839.0	69.7	786.5
4.2 Balances with Reserve Bank	4,311.6	-3,466.9	359.6	437.1	631.9	221.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,981.7	61.9	294.8	364.9	474.6	312.8
5.2 Money at Call and Short Notice	242.6	-101.6	-10.8	-106.3	10.6	27.5
5.3 Advances to Banks	318.6	-6.7	67.7	58.1	96.6	61.7
5.4 Other Assets	352.8	-44.3	26.0	-25.0	173.2	-101.7
6 Investments	36,092.5	3,287.3	1,905.7	9,837.4	2,566.5	9,268.5
6.1a Growth (Per cent)		10.0	7.6	37.5	10.6	34.6
6.1 Government Securities	36,062.0	3,279.0	1,907.8	9,822.6	2,565.4	9,256.6
6.2 Other Approved Securities	30.6	8.3	-2.1	14.8	1.1	11.9
7 Bank Credit	73,480.6	89.4	4,518.3	984.4	6,697.2	3,598.1
7.1a Growth (Per cent)		0.1	6.9	1.4	10.6	5.1
7a.1 Food Credit	1,050.6	51.4	165.9	-1.9	26.8	-59.4
7a.2 Non-food credit	72,429.9	38.0	4,352.4	986.3	6,670.4	3,657.5
7b.1 Loans, Cash credit and Overdrafts	71,483.9	81.7	4,610.8	1,146.7	6,722.5	3,749.2
7b.2 Inland Bills – Purchased	196.7	-0.6	-70.0	-60.4	-51.8	-77.3
7b.3 Discounted	1,196.5	-3.4	68.7	-92.2	111.2	-72.2
7b.4 Foreign Bills – Purchased	223.0	4.6	-35.7	18.6	-30.1	17.5
7b.5 Discounted	380.5	7.2	-55.5	-28.2	-54.6	-19.1