

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Nov. 25, 2016</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2015-16	2016-17	2015	2016
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,892.7	249.1	394.0	370.5	432.7	396.6
1.2 Borrowings from Banks	506.5	-133.9	135.8	-137.5	157.4	-27.4
1.3 Other Demand and Time Liabilities	40.5	-1.7	2.3	-43.7	-9.4	-23.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	1,05,177.9	4,029.9	5,394.4	11,905.0	8,091.3	14,450.7
2.1a Growth (Per cent)		4.0	6.3	12.8	9.8	15.9
2.1.1 Demand	10,811.9	1,136.6	359.8	1,921.9	690.3	2,511.8
2.1.2 Time	94,366.0	2,893.3	5,034.6	9,983.1	7,401.1	11,938.9
2.2 Borrowings	3,268.4	243.5	278.3	278.7	723.6	731.4
2.3 Other Demand and Time Liabilities	4,871.6	120.2	-64.1	-168.8	135.7	363.7
<b>3. Borrowings from Reserve Bank</b>	<b>30.7</b>	<b>-446.6</b>	<b>-538.8</b>	<b>-2,294.0</b>	<b>286.9</b>	<b>-1,012.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>6,669.4</b>	<b>65.4</b>	<b>260.1</b>	<b>2,220.6</b>	<b>494.4</b>	<b>2,145.0</b>
4.1 Cash in hand	2,496.5	22.8	120.4	1,922.1	122.3	1,842.6
4.2 Balances with Reserve Bank	4,172.9	42.6	139.7	298.5	372.2	302.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,907.7	62.3	293.0	290.9	520.1	240.6
5.2 Money at Call and Short Notice	142.8	-176.9	-33.8	-206.1	-65.3	-49.3
5.3 Advances to Banks	313.6	28.8	67.8	53.1	92.9	56.6
5.4 Other Assets	445.3	92.6	-95.1	67.5	54.9	111.8
<b>6 Investments</b>	<b>32,440.7</b>	<b>3,458.8</b>	<b>1,932.5</b>	<b>6,185.6</b>	<b>2,685.8</b>	<b>5,590.0</b>
6.1a Growth (Per cent)		11.9	7.8	23.6	11.1	20.8
6.1 Government Securities	32,419.9	3,458.2	1,934.4	6,180.6	2,682.5	5,588.0
6.2 Other Approved Securities	20.8	0.6	-1.9	5.1	3.3	2.0
<b>7 Bank Credit</b>	<b>72,922.9</b>	<b>-609.9</b>	<b>3,027.3</b>	<b>426.7</b>	<b>5,838.1</b>	<b>4,531.3</b>
7.1a Growth (Per cent)		-0.8	4.6	0.6	9.3	6.6
7a.1 Food Credit	917.8	46.9	145.1	-134.7	14.1	-171.5
7a.2 Non-food credit	72,005.1	-656.8	2,882.3	561.5	5,823.9	4,702.8
7b.1 Loans, Cash credit and Overdrafts	70,950.2	-609.8	3,122.1	613.0	5,813.4	4,704.2
7b.2 Inland Bills - Purchased	196.1	-8.0	-59.5	-61.0	-32.6	-88.4
7b.3 Discounted	1,191.7	-3.3	47.7	-96.9	118.8	-55.9
7b.4 Foreign Bills - Purchased	215.9	10.3	-36.1	11.5	-47.7	10.8
7b.5 Discounted	369.0	1.0	-46.9	-39.8	-13.9	-39.3