

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i>  | <b>Outstanding<br/>as on May 27,<br/>2016</b> | <b>Variation over</b> |                              |                 |                     |                |
|--|---|-----------------------|------------------------------|-----------------|---------------------|----------------|
|  |   | <b>Fortnight</b>      | <b>Financial year so far</b> |                 | <b>Year-on-Year</b> |                |
|  |   |                       | <b>2015-16</b>               | <b>2016-17</b>  | <b>2015</b>         | <b>2016</b>    |
|  | <b>1</b>                                      | <b>2</b>              | <b>3</b>                     | <b>4</b>        | <b>5</b>            | <b>6</b>       |
| <b>1 Liabilities to the Banking System</b>           |   |                       |                              |                 |                     |                |
| 1.1 Demand and Time Deposits from Banks              | 1,471.3                                       | -7.4                  | 72.8                         | -50.8           | 347.8               | 296.6          |
| 1.2 Borrowings from Banks                            | 575.5   | 66.6                  | -3.7                         | -68.4           | 66.5                | 181.0          |
| 1.3 Other Demand and Time Liabilities                | 110.3   | 36.4                  | 9.1                          | 26.2            | -22.7               | 39.8           |
| <b>2 Liabilities to Others</b>                       |   |                       |                              |                 |                     |                |
| 2.1 Aggregate Deposits                               | 95,664.3                                      | 234.3                 | 2,051.3                      | 2,391.4         | 8,548.3             | 8,280.1        |
| 2.1a Growth (Per cent)                               |   | 0.2                   | 2.4                          | 2.6             | 10.8                | 9.5            |
| 2.1.1 Demand   | 8,854.5                                       | 338.5                 | 157.5                        | -35.5           | 597.3               | 756.7          |
| 2.1.2 Time   | 86,809.8                                      | -104.1                | 1,893.8                      | 2,426.9         | 7,951.0             | 7,523.4        |
| 2.2 Borrowings                                       | 2,947.0                                       | 29.1                  | 113.5                        | -42.7           | 325.9               | 574.8          |
| 2.3 Other Demand and Time Liabilities                | 4,799.3                                       | 98.8                  | -128.6                       | -241.1          | -10.8               | 355.9          |
| <b>3. Borrowings from Reserve Bank</b>               | <b>957.4</b>                                  | <b>-210.0</b>         | <b>-614.4</b>                | <b>-1,367.3</b> | <b>655.2</b>        | <b>-10.3</b>   |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>4,480.9</b>                                | <b>-83.7</b>          | <b>18.8</b>                  | <b>32.1</b>     | <b>445.8</b>        | <b>197.9</b>   |
| 4.1 Cash in hand                                     | 641.5   | 2.6                   | 40.6                         | 67.1            | 81.6                | 67.3           |
| 4.2 Balances with Reserve Bank                       | 3,839.5                                       | -86.3                 | -21.9                        | -34.9           | 364.2               | 130.6          |
| <b>5 Assets with the Banking System</b>              |   |                       |                              |                 |                     |                |
| 5.1 Balances with Other Banks                        | 1,739.2                                       | 8.5                   | 105.8                        | 122.4           | 419.7               | 259.3          |
| 5.2 Money at Call and Short Notice                   | 269.7   | 37.4                  | -81.5                        | -79.2           | -105.5              | 125.4          |
| 5.3 Advances to Banks                                | 257.7   | -2.1                  | -7.1                         | -2.8            | -9.6                | 75.7           |
| 5.4 Other Assets                                     | 394.6   | -17.6                 | -21.9                        | 16.8            | 144.4               | -12.1          |
| <b>6 Investments</b>                                 | <b>27,447.9</b>                               | <b>317.5</b>          | <b>1,185.8</b>               | <b>1,192.8</b>  | <b>3,179.2</b>      | <b>1,343.9</b> |
| 6.1a Growth (Per cent)                               |   | 1.2                   | 4.8                          | 4.5             | 13.9                | 5.1            |
| 6.1 Government Securities                            | 27,432.6                                      | 318.2                 | 1,187.2                      | 1,193.3         | 3,182.2             | 1,347.9        |
| 6.2 Other Approved Securities                        | 15.3  | -0.7                  | -1.4                         | -0.4            | -3.0                | -4.0           |
| <b>7 Bank Credit</b>                                 | <b>72,541.5</b>                               | <b>9.9</b>            | <b>699.2</b>                 | <b>45.4</b>     | <b>5,648.2</b>      | <b>6,478.1</b> |
| 7.1a Growth (Per cent)                               |   | 0.0                   | 1.1                          | 0.1             | 9.3                 | 9.8            |
| 7a.1 Food Credit                                     | 1,106.6                                       | -1.8                  | 221.2                        | 54.1            | -0.4                | -58.8          |
| 7a.2 Non-food credit                                 | 71,434.9                                      | 11.7                  | 478.0                        | -8.7            | 5,648.6             | 6,536.9        |
| 7b.1 Loans, Cash credit and Overdrafts               | 70,437.8                                      | 29.9                  | 748.5                        | 100.6           | 5,700.5             | 6,565.5        |
| 7b.2 Inland Bills - Purchased                        | 267.9   | -10.3                 | -13.3                        | 10.8            | -33.8               | -62.9          |
| 7b.3 Discounted                                      | 1,250.1                                       | -1.4                  | 18.2                         | -38.5           | 32.5                | 32.0           |
| 7b.4 Foreign Bills - Purchased                       | 207.3   | -3.4                  | -36.3                        | 2.9             | -37.3               | 2.3            |
| 7b.5 Discounted                                      | 378.4   | -4.9                  | -17.9                        | -30.4           | -13.6               | -58.8          |