

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Feb. 3, 2017</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>2016</b>	<b>2017</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	1,637.3	-43.3	463.4	115.2	491.2	71.9
1.2 Borrowings from Banks	512.4	-75.6	221.2	-131.5	220.4	-107.0
1.3 Other Demand and Time Liabilities	46.3	9.0	36.9	-37.8	47.1	-52.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	105,624.3	671.5	7,763.4	12,351.4	8,991.9	12,528.0
2.1a Growth (Per cent)		0.6	9.1	13.2	10.7	13.5
2.1.1 Demand	10,724.9	80.6	467.8	1,834.9	923.2	2,316.8
2.1.2 Time	94,899.4	591.0	7,295.6	10,516.5	8,068.6	10,211.2
2.2 Borrowings	3,200.0	-80.9	690.4	210.2	763.9	250.8
2.3 Other Demand and Time Liabilities	5,020.2	184.6	177.2	-20.2	188.1	271.0
<b>3. Borrowings from Reserve Bank</b>	<b>130.7</b>	<b>-28.1</b>	<b>-462.7</b>	<b>-2,194.0</b>	<b>299.6</b>	<b>-988.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,961.4</b>	<b>4.4</b>	<b>201.4</b>	<b>512.6</b>	<b>321.2</b>	<b>495.7</b>
4.1 Cash in hand	584.6	-52.4	34.5	10.2	55.9	16.5
4.2 Balances with Reserve Bank	4,376.8	56.8	166.9	502.4	265.3	479.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,868.4	-62.5	289.1	251.6	443.5	205.2
5.2 Money at Call and Short Notice	177.3	9.7	71.2	-171.6	92.5	-119.8
5.3 Advances to Banks	322.2	13.6	83.7	61.7	130.9	49.3
5.4 Other Assets	388.8	35.5	-24.7	11.1	87.4	-15.0
<b>6 Investments</b>	<b>34,752.8</b>	<b>-1,077.4</b>	<b>2,577.9</b>	<b>8,497.7</b>	<b>2,360.3</b>	<b>7,256.7</b>
6.1a Growth (Per cent)		-3.0	10.3	32.4	9.4	26.4
6.1 Government Securities	34,711.6	-1,090.3	2,579.4	8,472.2	2,358.4	7,234.6
6.2 Other Approved Securities	41.3	12.9	-1.5	25.5	1.9	22.1
<b>7 Bank Credit</b>	<b>74,789.9</b>	<b>612.2</b>	<b>5,890.4</b>	<b>2,293.8</b>	<b>7,120.9</b>	<b>3,535.4</b>
7.1a Growth (Per cent)		0.8	9.0	3.2	11.1	5.0
7a.1 Food Credit	1,073.6	33.4	142.8	21.0	57.2	-13.4
7a.2 Non-food credit	73,716.4	578.8	5,747.6	2,272.8	7,063.8	3,548.8
7b.1 Loans, Cash credit and Overdrafts	72,745.5	592.6	5,951.1	2,408.3	7,115.3	3,670.6
7b.2 Inland Bills – Purchased	210.0	8.9	-82.4	-47.2	-82.8	-51.8
7b.3 Discounted	1,211.9	15.7	114.9	-76.8	149.7	-102.9
7b.4 Foreign Bills – Purchased	235.9	4.0	-44.1	31.5	-42.5	38.8
7b.5 Discounted	386.7	-9.0	-49.1	-22.1	-18.8	-19.3