

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on May 27, 2016 | Variation over | | | | |
|--|---|-----------------------|------------------------------|-----------------|---------------------|----------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2015-16 | 2016-17 | 2015 | 2016 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 Liabilities to the Banking System | | | | | | |
| 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 |
| 2 Liabilities to Others | | | | | | |
| 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 |
| 3. Borrowings from Reserve Bank | 957.4 | -210.0 | -614.4 | -1,367.3 | 655.2 | -10.3 |
| 4 Cash in Hand and Balances with Reserve Bank | 4,480.9 | -83.7 | 18.8 | 32.1 | 445.8 | 197.9 |
| 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 |
| 5 Assets with the Banking System | | | | | | |
| 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 |
| 6 Investments | 27,447.9 | 317.5 | 1,185.8 | 1,192.8 | 3,179.2 | 1,343.9 |
| 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 |
| 7 Bank Credit | 72,541.5 | 9.9 | 699.2 | 45.4 | 5,648.2 | 6,478.1 |
| 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 |