

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Sep. 30, 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	1,584.8	108.9	233.9	62.7	246.4	249.0
1.2 Borrowings from Banks	570.2	-74.4	130.8	-73.8	179.9	41.2
1.3 Other Demand and Time Liabilities	90.3	27.9	-3.6	6.2	-30.1	32.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	101,430.8	3,524.6	5,802.9	8,157.9	8,769.0	10,295.0
2.1a Growth (Per cent)		3.6	6.8	8.7	10.6	11.3
2.1.1 Demand	10,510.0	1,094.9	461.9	1,620.0	665.3	2,107.8
2.1.2 Time	90,920.8	2,429.7	5,341.0	6,537.9	8,103.7	8,187.3
2.2 Borrowings	2,947.2	51.5	110.0	-42.6	357.1	578.4
2.3 Other Demand and Time Liabilities	4,590.1	-411.1	-325.8	-450.3	-169.0	343.9
<b>3. Borrowings from Reserve Bank</b>	<b>343.7</b>	<b>91.5</b>	<b>-1,135.1</b>	<b>-1,981.0</b>	<b>-272.3</b>	<b>-103.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,747.8</b>	<b>193.5</b>	<b>153.6</b>	<b>299.0</b>	<b>477.2</b>	<b>330.0</b>
4.1 Cash in hand	623.8	-4.1	17.2	49.4	76.6	73.0
4.2 Balances with Reserve Bank	4,124.1	197.6	136.4	249.6	400.6	256.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,785.1	29.0	303.2	168.3	487.1	107.7
5.2 Money at Call and Short Notice	309.7	-17.2	-41.6	-39.2	-54.7	125.3
5.3 Advances to Banks	305.2	29.1	58.9	44.7	75.3	57.1
5.4 Other Assets	324.2	15.6	-36.6	-53.6	87.5	-67.8
<b>6 Investments</b>	<b>28,690.2</b>	<b>296.2</b>	<b>1,918.1</b>	<b>2,435.1</b>	<b>2,861.6</b>	<b>1,853.8</b>
6.1a Growth (Per cent)		1.0	7.7	9.3	11.9	6.9
6.1 Government Securities	28,672.8	299.6	1,916.1	2,433.5	2,855.4	1,859.2
6.2 Other Approved Securities	17.3	-3.3	2.0	1.6	6.2	-5.4
<b>7 Bank Credit</b>	<b>75,205.4</b>	<b>2,105.7</b>	<b>2,731.9</b>	<b>2,709.2</b>	<b>5,693.5</b>	<b>7,109.3</b>
7.1a Growth (Per cent)		2.9	4.2	3.7	9.1	10.4
7a.1 Food Credit	854.6	-105.3	-69.6	-197.9	-115.3	-19.9
7a.2 Non-food credit	74,350.8	2,211.0	2,801.5	2,907.1	5,808.9	7,129.2
7b.1 Loans, Cash credit and Overdrafts	73,125.2	1,981.5	2,703.7	2,788.0	5,600.4	7,297.6
7b.2 Inland Bills - Purchased	222.4	15.3	8.7	-34.7	13.7	-130.3
7b.3 Discounted	1,230.1	74.8	55.5	-58.6	131.7	-25.4
7b.4 Foreign Bills - Purchased	237.8	23.6	-18.6	33.4	-45.4	15.2
7b.5 Discounted	389.9	10.5	-17.4	-18.9	-6.9	-47.8