

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Nov. 11, 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	1,643.5	69.2	360.0	121.4	402.5	181.6
1.2 Borrowings from Banks	640.4	43.2	111.0	-3.6	198.3	131.2
1.3 Other Demand and Time Liabilities	42.2	-36.4	-3.3	-42.0	-3.2	-16.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	1,01,148.0	1,308.9	5,195.9	7,875.1	8,521.7	10,619.3
2.1a Growth (Per cent)		1.3	6.1	8.4	10.4	11.7
2.1.1 Demand	9,675.4	239.0	104.1	785.4	733.4	1,631.0
2.1.2 Time	91,472.7	1,070.0	5,091.8	7,089.8	7,788.2	8,988.3
2.2 Borrowings	3,024.9	14.8	185.8	35.2	656.5	580.4
2.3 Other Demand and Time Liabilities	4,751.4	-64.1	-299.4	-289.0	35.5	478.9
<b>3. Borrowings from Reserve Bank</b>	<b>477.3</b>	<b>-47.8</b>	<b>-472.6</b>	<b>-1,847.4</b>	<b>570.1</b>	<b>-632.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>6,604.0</b>	<b>1,759.5</b>	<b>103.1</b>	<b>2,155.2</b>	<b>464.2</b>	<b>2,236.5</b>
4.1 Cash in hand	2,473.7	1,813.3	125.1	1,899.3	123.3	1,815.0
4.2 Balances with Reserve Bank	4,130.3	-53.8	-22.0	255.9	340.9	421.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,845.4	-24.7	285.9	228.6	515.4	185.4
5.2 Money at Call and Short Notice	319.7	21.4	-24.4	-29.2	3.8	118.1
5.3 Advances to Banks	284.8	-10.4	68.8	24.2	101.2	26.8
5.4 Other Assets	352.7	28.7	-80.8	-25.0	101.4	5.0
<b>6 Investments</b>	<b>28,981.9</b>	<b>25.5</b>	<b>1,894.1</b>	<b>2,726.8</b>	<b>2,787.6</b>	<b>2,169.5</b>
6.1a Growth (Per cent)		0.1	7.6	10.4	11.6	8.1
6.1 Government Securities	28,961.7	28.3	1,896.0	2,722.3	2,785.0	2,168.1
6.2 Other Approved Securities	20.3	-2.7	-1.9	4.5	2.6	1.4
<b>7 Bank Credit</b>	<b>73,532.8</b>	<b>-591.0</b>	<b>2,774.5</b>	<b>1,036.6</b>	<b>5,895.3</b>	<b>5,394.0</b>
7.1a Growth (Per cent)		-0.8	4.2	1.4	9.5	7.9
7a.1 Food Credit	870.9	-151.4	72.2	-181.6	-42.1	-145.4
7a.2 Non-food credit	72,661.9	-439.7	2,702.4	1,218.2	5,937.4	5,539.5
7b.1 Loans, Cash credit and Overdrafts	71,560.1	-541.7	2,860.2	1,222.9	5,816.3	5,576.0
7b.2 Inland Bills - Purchased	204.2	-6.5	-50.7	-53.0	-15.2	-89.2
7b.3 Discounted	1,195.0	-17.4	48.8	-93.6	141.6	-53.8
7b.4 Foreign Bills - Purchased	205.6	-13.8	-35.5	1.2	-40.8	-0.1
7b.5 Discounted	368.0	-11.7	-48.2	-40.8	-6.7	-38.9