

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 8, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2015	2016
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,373.0	-30.0	130.1	-149.2	257.8	140.9
1.2 Borrowings from Banks	617.3	26.8	51.5	-26.7	174.3	167.6
1.3 Other Demand and Time Liabilities	53.2	-49.6	-7.7	-31.0	-5.1	-0.6
2 Liabilities to Others						
2.1 Aggregate Deposits	96,714.4	759.1	2,968.3	3,441.5	8,756.6	8,413.3
2.1a Growth (Per cent)		0.8	3.5	3.7	11.0	9.5
2.1.1 Demand	8,661.6	-277.9	-177.6	-228.4	654.3	898.9
2.1.2 Time	88,052.8	1,037.0	3,145.9	3,669.9	8,102.3	7,514.3
2.2 Borrowings	2,972.8	6.8	74.9	-17.0	332.5	639.2
2.3 Other Demand and Time Liabilities	4,673.6	-148.6	-365.1	-366.8	89.2	466.6
3. Borrowings from Reserve Bank	611.0	-216.4	-1,172.1	-1,713.7	-689.5	201.1
4 Cash in Hand and Balances with Reserve Bank	4,543.5	-77.6	-90.3	94.7	419.5	369.5
4.1 Cash in hand	659.0	-21.8	10.0	84.6	71.8	115.5
4.2 Balances with Reserve Bank	3,884.5	-55.8	-100.3	10.0	347.7	254.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,671.8	-5.9	129.1	55.0	431.0	168.7
5.2 Money at Call and Short Notice	312.0	-2.3	-21.0	-36.9	52.6	107.1
5.3 Advances to Banks	300.3	37.7	29.7	39.7	15.8	81.4
5.4 Other Assets	297.1	-7.1	-89.6	-80.7	87.1	-41.8
6 Investments	27,960.7	366.3	1,460.7	1,705.6	3,398.9	1,581.7
6.1a Growth (Per cent)		1.3	5.9	6.5	14.8	6.0
6.1 Government Securities	27,943.8	366.1	1,460.5	1,704.5	3,395.0	1,585.8
6.2 Other Approved Securities	16.8	0.3	0.1	1.1	3.9	-4.0
7 Bank Credit	72,923.0	363.5	1,055.4	426.8	5,445.2	6,503.4
7.1a Growth (Per cent)		0.5	1.6	0.6	8.9	9.8
7a.1 Food Credit	1,033.8	30.0	134.5	-18.7	-58.7	-44.9
7a.2 Non-food credit	71,889.1	333.5	920.9	445.5	5,503.9	6,548.3
7b.1 Loans, Cash credit and Overdrafts	70,758.9	282.4	1,089.5	421.7	5,467.4	6,545.5
7b.2 Inland Bills - Purchased	252.5	-1.5	13.3	-4.7	-4.8	-104.9
7b.3 Discounted	1,259.8	36.8	-0.5	-28.9	30.3	60.3
7b.4 Foreign Bills - Purchased	225.2	7.0	-11.5	20.8	-15.1	-4.5
7b.5 Discounted	426.7	38.8	-35.5	17.9	-32.5	7.0