

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr 15 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	1,553.9	-114.8	53.5	40.5	327.9	398.4
1.2 Borrowings from Banks	604.0	92.4	9.6	-43.2	-17.4	196.3
1.3 Other Demand and Time Liabilities	56.0	0.7	-2.5	-28.1	-5.9	-2.9
2 Liabilities to Others						
2.1 Aggregate Deposits	95,462.4	-1,745.8	1,357.3	1,675.9	8,405.2	8,772.2
2.1a Growth (Per cent)		-1.8	1.6	1.8	10.7	10.1
2.1.1 Demand	9,157.4	-1,674.9	6.3	173.1	633.7	1,210.8
2.1.2 Time	86,305.0	-70.9	1,351.0	1,502.8	7,771.5	7,561.4
2.2 Borrowings	2,983.1	16.0	-54.2	-6.7	39.7	778.6
2.3 Other Demand and Time Liabilities	5,005.2	198.9	-338.5	-40.8	131.4	771.8
3. Borrowings from Reserve Bank	940.0	-2,324.1	-680.0	-1,384.7	583.3	37.9
4 Cash in Hand and Balances with Reserve Bank	4,453.2	-891.2	-124.0	-0.1	406.2	312.9
4.1 Cash in hand	558.0	-40.3	8.1	-20.9	73.8	16.4
4.2 Balances with Reserve Bank	3,895.2	-850.9	-132.1	20.8	332.4	296.6
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,798.1	-152.7	29.7	26.4	289.5	394.4
5.2 Money at Call and Short Notice	286.9	120.8	-81.8	-72.3	-91.3	142.8
5.3 Advances to Banks	253.4	-6.4	8.1	-7.1	27.6	56.1
5.4 Other Assets	422.6	-6.8	-4.0	39.7	38.5	-1.9
6 Investments	27,411.4	1,458.1	729.6	1,012.5	3,024.0	1,763.6
6.1a Growth (Per cent)	-	5.6	2.9	3.8	13.4	6.9
6.1 Government Securities	27,397.3	1,458.4	732.5	1,013.3	3,023.9	1,767.3
6.2 Other Approved Securities	14.1	-0.3	-3.0	-0.9	0.1	-3.7
7 Bank Credit	72,596.9	-2,703.0	387.8	-179.6	5,621.6	6,844.9
7.1a Growth (Per cent)	-	-3.6	0.6	-0.2	9.3	10.4
7a.1 Food Credit	906.4	-105.7	-72.9	-146.2	-55.6	35.1
7a.2 Non-food credit	71,690.6	-2,597.3	460.7	-33.5	5,677.2	6,809.8
7b.1 Loans, Cash credit and Overdrafts	70,382.0	-2,644.2	387.6	-235.3	5,652.4	6,870.5
7b.2 Inland Bills - Purchased	270.4	-25.1	2.3	13.0	-26.1	-76.0
7b.3 Discounted	1,340.7	13.4	30.4	52.0	72.9	110.4
7b.4 Foreign Bills - Purchased	214.4	-18.9	-17.8	10.0	-30.6	-9.0
7b.5 Discounted	389.5	-28.1	-14.7	-19.3	-47.0	-51.0