

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

| <i>Item</i>  | <b>Outstanding<br/>as on Jan. 6,<br/>2017</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>2016</b>         | <b>2017</b>     |
|  |   |                       | <b>1</b>                     | <b>2</b>        | <b>3</b>            | <b>4</b>        |
| <b>1 Liabilities to the Banking System</b>           |   |                       |                              |                 |                     |                 |
| 1.1 Demand and Time Deposits from Banks              | 1,692.5                                       | -52.6                 | 443.7                        | 170.4           | 478.9               | 146.9           |
| 1.2 Borrowings from Banks                            | 530.1   | 16.5                  | 140.6                        | -113.9          | 178.0               | -8.6            |
| 1.3 Other Demand and Time Liabilities                | 182.7   | 84.4                  | 179.0                        | 98.5            | 183.3               | -57.7           |
| <b>2 Liabilities to Others</b>                       |   |                       |                              |                 |                     |                 |
| 2.1 Aggregate Deposits                               | 105,841.7                                     | 679.3                 | 6,925.9                      | 12,568.8        | 8,631.4             | 13,583.0        |
| 2.1a Growth (Per cent)                               |   | 0.6                   | 8.1                          | 13.5            | 10.3                | 14.7            |
| 2.1.1 Demand   | 10,805.9                                      | -53.8                 | 289.2                        | 1,915.9         | 932.5               | 2,576.4         |
| 2.1.2 Time   | 95,035.9                                      | 733.3                 | 6,636.7                      | 10,653.0        | 7,698.9             | 11,006.7        |
| 2.2 Borrowings                                       | 3,221.6                                       | -180.0                | 700.7                        | 231.8           | 936.8               | 262.1           |
| 2.3 Other Demand and Time Liabilities                | 5,133.5                                       | 73.1                  | -135.1                       | 93.1            | 234.7               | 696.6           |
| <b>3. Borrowings from Reserve Bank</b>               | <b>162.7</b>                                  | <b>36.3</b>           | <b>-357.6</b>                | <b>-2,161.9</b> | <b>383.2</b>        | <b>-1,061.7</b> |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>5,053.1</b>                                | <b>-671.8</b>         | <b>93.7</b>                  | <b>604.3</b>    | <b>436.3</b>        | <b>695.1</b>    |
| 4.1 Cash in hand                                     | 748.8   | -664.6                | 70.4                         | 174.4           | 99.9                | 144.9           |
| 4.2 Balances with Reserve Bank                       | 4,304.3                                       | -7.2                  | 23.4                         | 429.9           | 336.4               | 550.2           |
| <b>5 Assets with the Banking System</b>              |   |                       |                              |                 |                     |                 |
| 5.1 Balances with Other Banks                        | 1,972.2                                       | -9.5                  | 297.8                        | 355.4           | 487.1               | 300.3           |
| 5.2 Money at Call and Short Notice                   | 237.9   | -4.7                  | 5.0                          | -111.0          | 54.0                | 7.0             |
| 5.3 Advances to Banks                                | 319.7   | 1.1                   | 92.0                         | 59.1            | 113.6               | 38.5            |
| 5.4 Other Assets                                     | 344.0   | -8.8                  | 20.3                         | -33.8           | 136.7               | -104.8          |
| <b>6 Investments</b>                                 | <b>36,351.9</b>                               | <b>259.4</b>          | <b>2,351.8</b>               | <b>10,096.8</b> | <b>2,447.5</b>      | <b>9,081.9</b>  |
| 6.1a Growth (Per cent)                               |   | 0.7                   | 9.4                          | 38.5            | 9.9                 | 33.3            |
| 6.1 Government Securities                            | 36,336.9                                      | 274.9                 | 2,352.7                      | 10,097.5        | 2,445.1             | 9,086.7         |
| 6.2 Other Approved Securities                        | 15.0  | -15.6                 | -0.9                         | -0.8            | 2.4                 | -4.8            |
| <b>7 Bank Credit</b>                                 | <b>74,134.2</b>                               | <b>653.6</b>          | <b>5,142.0</b>               | <b>1,638.1</b>  | <b>6,881.6</b>      | <b>3,628.0</b>  |
| 7.1a Growth (Per cent)                               |   | 0.9                   | 7.9                          | 2.3             | 10.8                | 5.1             |
| 7a.1 Food Credit                                     | 1,067.3                                       | 16.7                  | 56.8                         | 14.8            | -91.3               | 66.3            |
| 7a.2 Non-food credit                                 | 73,066.9                                      | 636.9                 | 5,085.2                      | 1,623.3         | 6,972.8             | 3,561.7         |
| 7b.1 Loans, Cash credit and Overdrafts               | 72,075.0                                      | 591.2                 | 5,171.3                      | 1,737.9         | 6,917.0             | 3,779.9         |
| 7b.2 Inland Bills – Purchased                        | 208.1   | 11.4                  | -73.8                        | -49.1           | -78.2               | -62.2           |
| 7b.3 Discounted                                      | 1,225.8                                       | 29.4                  | 104.5                        | -62.8           | 128.0               | -78.6           |
| 7b.4 Foreign Bills – Purchased                       | 240.3   | 17.3                  | -15.6                        | 35.9            | -38.6               | 14.7            |
| 7b.5 Discounted                                      | 385.0   | 4.4                   | -44.3                        | -23.8           | -46.6               | -25.8           |