

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 10, 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	1,418.9	-52.4	52.5	-103.2	338.4	264.5
1.2 Borrowings from Banks	534.8	-40.7	7.5	-109.2	45.0	129.2
1.3 Other Demand and Time Liabilities	71.0	-39.4	-3.0	-13.2	-1.7	12.5
2 Liabilities to Others						
2.1 Aggregate Deposits	95,537.9	-126.4	1,812.5	2,265.0	8,663.5	8,392.5
2.1a Growth (Per cent)		-0.1	2.1	2.4	11.0	9.6
2.1.1 Demand	8,702.4	-152.1	-66.4	-187.5	657.9	828.5
2.1.2 Time	86,835.5	25.6	1,878.9	2,452.5	8,005.6	7,564.0
2.2 Borrowings	2,878.6	-68.5	151.2	-111.2	393.7	468.6
2.3 Other Demand and Time Liabilities	4,856.0	56.7	-158.2	-184.4	25.8	442.2
3. Borrowings from Reserve Bank	875.5	-81.9	-879.5	-1,449.2	512.1	173.0
4 Cash in Hand and Balances with Reserve Bank	4,481.4	0.4	-88.5	32.5	273.5	305.5
4.1 Cash in hand	620.4	-21.0	25.5	46.1	90.6	61.4
4.2 Balances with Reserve Bank	3,860.9	21.4	-113.9	-13.5	182.9	244.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,664.3	-74.9	64.6	47.5	413.3	225.7
5.2 Money at Call and Short Notice	181.4	-88.3	-61.7	-167.5	-102.6	17.2
5.3 Advances to Banks	259.5	1.8	-15.9	-1.0	-18.3	86.2
5.4 Other Assets	312.8	-81.8	-99.5	-65.0	105.5	-16.3
6 Investments	27,523.8	75.9	1,358.4	1,268.7	3,457.3	1,247.2
6.1a Growth (Per cent)		0.3	5.5	4.8	15.2	4.7
6.1 Government Securities	27,508.5	75.9	1,357.9	1,269.2	3,453.7	1,253.1
6.2 Other Approved Securities	15.3	-0.1	0.4	-0.5	3.6	-5.9
7 Bank Credit	72,386.8	-154.8	1,241.8	-109.4	5,981.6	5,780.8
7.1a Growth (Per cent)		-0.2	1.9	-0.2	9.9	8.7
7a.1 Food Credit	968.1	-138.5	224.4	-84.5	71.3	-200.5
7a.2 Non-food credit	71,418.7	-16.2	1,017.4	-24.9	5,910.4	5,981.3
7b.1 Loans, Cash credit and Overdrafts	70,286.8	-151.0	1,274.7	-50.3	5,957.8	5,888.3
7b.2 Inland Bills - Purchased	271.6	3.7	-11.4	14.4	-19.9	-61.1
7b.3 Discounted	1,242.1	-8.1	30.2	-46.6	72.3	12.0
7b.4 Foreign Bills - Purchased	204.5	-2.8	-27.5	0.1	-15.5	-9.2
7b.5 Discounted	381.8	3.4	-24.2	-27.0	-12.9	-49.1