

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 6, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2016	2017
			1	2	3	4
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	162.7	36.3	-357.6	-2,161.9	383.2	-1,061.7
4 Cash in Hand and Balances with Reserve Bank	5,053.1	-671.8	93.7	604.3	436.3	695.1
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
5 Assets with the Banking System						
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
6 Investments	36,351.9	259.4	2,351.8	10,096.8	2,447.5	9,081.9
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
7 Bank Credit	74,134.2	653.6	5,142.0	1,638.1	6,881.6	3,628.0
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