

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 5, 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	1,449.8	10.8	174.2	-72.3	286.9	173.6
1.2 Borrowings from Banks	621.8	-0.9	118.3	-22.1	265.5	105.4
1.3 Other Demand and Time Liabilities	73.9	0.1	-5.4	-10.3	1.9	17.8
2 Liabilities to Others						
2.1 Aggregate Deposits	97,593.9	853.5	3,538.6	4,321.0	8,716.2	8,722.4
2.1a Growth (Per cent)		0.9	4.1	4.6	10.9	9.8
2.1.1 Demand	9,024.5	259.3	-31.2	134.5	777.9	1,115.4
2.1.2 Time	88,569.4	594.0	3,569.9	4,186.5	7,938.4	7,607.0
2.2 Borrowings	2,836.4	-79.9	115.7	-153.3	414.1	462.0
2.3 Other Demand and Time Liabilities	4,968.7	372.6	-122.8	-71.7	201.8	519.5
3. Borrowings from Reserve Bank	248.7	-50.9	-1,303.7	-2,075.9	-728.6	-29.6
4 Cash in Hand and Balances with Reserve Bank	4,602.8	75.7	-39.2	154.0	491.2	377.7
4.1 Cash in hand	596.9	-62.7	7.4	22.6	67.8	56.0
4.2 Balances with Reserve Bank	4,005.8	138.4	-46.6	131.4	423.5	321.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,682.6	7.8	195.8	65.9	518.4	112.8
5.2 Money at Call and Short Notice	290.0	11.0	-1.7	-58.9	74.0	65.8
5.3 Advances to Banks	261.4	-3.7	33.0	0.8	18.3	39.2
5.4 Other Assets	306.6	9.0	-102.9	-71.2	86.9	-19.0
6 Investments	28,610.6	539.9	1,728.6	2,355.6	3,089.1	1,963.8
6.1a Growth (Per cent)		1.9	6.9	9.0	13.1	7.4
6.1 Government Securities	28,589.2	544.2	1,728.6	2,349.8	3,084.8	1,963.1
6.2 Other Approved Securities	21.5	-4.3	-0.0	5.7	4.3	0.7
7 Bank Credit	72,961.8	285.1	1,069.7	465.7	5,431.2	6,527.9
7.1a Growth (Per cent)		0.4	1.6	0.6	8.9	9.8
7a.1 Food Credit	1,046.3	-8.3	70.3	-6.2	-68.7	31.8
7a.2 Non-food credit	71,915.5	293.4	999.4	471.9	5,499.9	6,496.1
7b.1 Loans, Cash credit and Overdrafts	70,875.7	325.2	1,118.9	538.5	5,438.4	6,633.0
7b.2 Inland Bills - Purchased	235.0	-7.8	7.1	-22.1	3.3	-116.1
7b.3 Discounted	1,233.7	0.9	9.8	-55.0	37.4	23.9
7b.4 Foreign Bills - Purchased	224.3	7.9	-24.9	19.9	-16.4	7.9
7b.5 Discounted	393.1	-41.0	-41.2	-15.6	-31.5	-20.8