

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 3, 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	1,603.1	-23.6	435.1	80.9	438.4	66.0
1.2 Borrowings from Banks	501.5	-27.2	214.4	-142.5	210.6	-111.1
1.3 Other Demand and Time Liabilities	43.0	4.5	17.2	-41.2	25.3	-35.7
2 Liabilities to Others						
2.1 Aggregate Deposits	105,427.5	560.4	8,217.9	12,154.6	8,489.4	11,876.8
2.1a Growth (Per cent)		0.5	9.6	13.0	10.0	12.7
2.1.1 Demand	10,815.0	148.7	642.1	1,925.0	700.3	2,232.6
2.1.2 Time	94,612.6	411.6	7,575.8	10,229.7	7,789.1	9,644.2
2.2 Borrowings	3,362.0	9.9	821.6	372.3	826.1	281.8
2.3 Other Demand and Time Liabilities	5,282.1	411.5	416.7	241.7	139.1	293.4
3. Borrowings from Reserve Bank	30.2	-98.2	-282.5	-2,294.5	547.4	-1,269.4
4 Cash in Hand and Balances with Reserve Bank	4,895.6	35.5	220.3	446.8	322.3	411.1
4.1 Cash in hand	573.5	-4.2	45.7	-0.9	82.9	-5.7
4.2 Balances with Reserve Bank	4,322.1	39.7	174.6	447.7	239.4	416.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,788.8	-21.8	309.4	172.0	382.8	105.3
5.2 Money at Call and Short Notice	126.9	-18.9	24.8	-222.0	38.3	-123.7
5.3 Advances to Banks	333.3	2.3	91.6	72.8	136.6	52.5
5.4 Other Assets	356.7	13.9	-45.6	-21.1	47.3	-26.3
6 Investments	33,307.9	-84.3	2,263.1	7,052.8	1,602.6	6,126.5
6.1a Growth (Per cent)		-0.3	9.1	26.9	6.3	22.5
6.1 Government Securities	33,291.1	-82.8	2,267.3	7,051.7	1,605.9	6,126.3
6.2 Other Approved Securities	16.8	-1.5	-4.2	1.1	-3.3	0.3
7 Bank Credit	75,160.7	308.2	6,840.5	2,664.6	7,205.2	2,956.1
7.1a Growth (Per cent)		0.4	10.5	3.7	11.1	4.1
7a.1 Food Credit	614.5	-440.9	129.7	-438.0	93.9	-459.3
7a.2 Non-food credit	74,546.2	749.1	6,710.8	3,102.6	7,111.3	3,415.4
7b.1 Loans, Cash credit and Overdrafts	73,139.1	320.1	6,900.1	2,802.0	7,235.2	3,115.1
7b.2 Inland Bills – Purchased	204.6	0.7	-85.8	-52.5	-85.5	-53.7
7b.3 Discounted	1,220.0	-5.7	118.4	-68.7	135.3	-98.4
7b.4 Foreign Bills – Purchased	218.5	-8.7	-43.4	14.1	-52.0	20.7
7b.5 Discounted	378.5	1.9	-49.0	-30.2	-27.8	-27.7