

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 31, 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	1,775.4	127.1	420.2	253.3	370.6	103.0
1.2 Borrowings from Banks	571.1	19.1	245.8	-72.8	86.2	52.1
1.3 Other Demand and Time Liabilities	51.2	-17.1	22.8	-33.0	-8.4	-7.0
2 Liabilities to Others						
2.1 Aggregate Deposits	108,051.5	2,631.1	7,940.0	14,778.6	8,087.0	11,369.7
2.1a Growth (Per cent)		2.5	9.3	15.8	9.1	11.8
2.1.1 Demand	12,942.4	1,330.1	949.7	4,052.4	1,354.6	2,165.4
2.1.2 Time	95,109.1	1,301.0	6,990.4	10,726.2	6,732.5	9,204.2
2.2 Borrowings	3,153.8	-78.6	731.1	164.1	664.9	182.9
2.3 Other Demand and Time Liabilities	4,940.8	-280.8	468.4	-99.6	-206.3	208.0
3. Borrowings from Reserve Bank	218.1	193.5	742.6	-2,106.6	1,065.6	-3,045.9
4 Cash in Hand and Balances with Reserve Bank	5,704.9	881.7	184.5	1,256.1	1,133.6	365.2
4.1 Cash in hand	617.2	50.9	40.8	42.8	69.5	23.5
4.2 Balances with Reserve Bank	5,087.7	830.8	143.7	1,213.3	1,064.1	341.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,820.0	-8.2	242.7	203.2	186.7	125.4
5.2 Money at Call and Short Notice	89.9	-102.8	123.0	-259.0	34.0	-67.6
5.3 Advances to Banks	367.2	28.7	71.4	106.7	43.1	106.7
5.4 Other Assets	281.4	24.3	-50.8	-96.4	-78.8	-141.6
6 Investments	30,436.6	-1,640.0	1,336.8	4,181.5	457.3	4,610.3
6.1a Growth (Per cent)		-5.1	5.4	15.9	1.8	17.9
6.1 Government Securities	30,425.7	-1,635.6	1,341.8	4,186.3	457.9	4,613.9
6.2 Other Approved Securities	10.9	-4.4	-5.0	-4.8	-0.6	-3.6
7 Bank Credit	78,818.9	3,162.1	7,131.9	6,322.7	6,979.8	3,813.9
7.1a Growth (Per cent)		4.2	10.9	8.7	10.3	5.1
7a.1 Food Credit	539.3	-19.3	108.4	-513.3	319.8	-472.8
7a.2 Non-food credit	78,279.6	3,181.5	7,023.6	6,836.0	6,660.0	4,286.7
7b.1 Loans, Cash credit and Overdrafts	76,556.6	2,923.0	7,213.3	6,219.4	7,110.3	3,825.6
7b.2 Inland Bills – Purchased	243.3	34.9	-86.9	-13.9	-98.9	-52.2
7b.3 Discounted	1,365.4	130.6	88.7	76.8	49.4	37.9
7b.4 Foreign Bills – Purchased	246.3	30.2	-36.8	41.9	-22.0	13.3
7b.5 Discounted	407.2	43.5	-46.4	-1.5	-59.0	-10.8