

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Oct. 14, 2016</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2015-16</b>	<b>2016-17</b>	<b>2015</b>	<b>2016</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,546.4	-61.7	193.5	24.3	224.8	251.0
1.2 Borrowings from Banks	609.8	39.2	131.2	-34.2	210.3	80.4
1.3 Other Demand and Time Liabilities	50.2	-39.9	-7.4	-34.0	7.0	-3.8
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	99,634.0	-2,448.9	4,898.6	6,361.1	8,619.7	9,402.5
2.1a Growth (Per cent)		-2.4	5.7	6.8	10.6	10.4
2.1.1 Demand	9,377.5	-1,219.0	-11.7	487.5	587.3	1,448.9
2.1.2 Time	90,256.5	-1,230.0	4,910.3	5,873.6	8,032.5	7,953.7
2.2 Borrowings	2,972.3	19.3	100.8	-17.5	472.9	612.8
2.3 Other Demand and Time Liabilities	4,643.6	41.9	-398.5	-396.8	35.2	470.1
<b>3. Borrowings from Reserve Bank</b>	<b>441.1</b>	<b>97.5</b>	<b>-1,008.2</b>	<b>-1,883.5</b>	<b>-131.6</b>	<b>-132.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,688.3</b>	<b>-63.1</b>	<b>71.5</b>	<b>239.5</b>	<b>464.0</b>	<b>352.5</b>
4.1 Cash in hand	663.8	36.4	23.5	89.4	24.4	106.7
4.2 Balances with Reserve Bank	4,024.6	-99.5	48.0	150.2	439.6	245.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,916.8	130.6	264.0	300.0	496.4	278.8
5.2 Money at Call and Short Notice	319.1	7.4	-47.8	-29.8	-9.3	141.0
5.3 Advances to Banks	298.0	-8.4	47.7	37.5	79.8	61.1
5.4 Other Assets	322.3	-1.9	-70.4	-55.5	128.0	-35.8
<b>6 Investments</b>	<b>28,872.8</b>	<b>39.2</b>	<b>1,627.1</b>	<b>2,617.7</b>	<b>2,559.0</b>	<b>2,327.5</b>
6.1a Growth (Per cent)		0.1	6.5	10.0	10.7	8.8
6.1 Government Securities	28,852.1	35.8	1,629.1	2,612.8	2,557.0	2,325.5
6.2 Other Approved Securities	20.7	3.4	-2.1	5.0	2.0	2.0
<b>7 Bank Credit</b>	<b>73,621.6</b>	<b>-2,117.1</b>	<b>2,269.4</b>	<b>1,125.4</b>	<b>5,712.0</b>	<b>5,988.0</b>
7.1a Growth (Per cent)		-2.8	3.5	1.6	9.2	8.9
7a.1 Food Credit	920.7	66.1	2.6	-131.8	-52.4	-26.0
7a.2 Non-food credit	72,700.9	-2,183.2	2,266.8	1,257.2	5,764.5	6,014.0
7b.1 Loans, Cash credit and Overdrafts	71,617.3	-2,033.9	2,321.1	1,280.1	5,651.4	6,172.3
7b.2 Inland Bills - Purchased	212.2	-16.5	-31.4	-44.9	3.8	-100.4
7b.3 Discounted	1,200.3	-29.7	48.4	-88.4	136.9	-48.0
7b.4 Foreign Bills - Purchased	223.9	-14.8	-30.9	19.4	-58.0	13.5
7b.5 Discounted	367.9	-22.2	-37.8	-40.9	-22.2	-49.5