

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Sep. 30, 2016	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2015-16	2016-17	2015	2016
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,584.8	108.9	233.9	62.7	246.4	249.0
1.2 Borrowings from Banks	570.2	-74.4	130.8	-73.8	179.9	41.2
1.3 Other Demand and Time Liabilities	90.3	27.9	-3.6	6.2	-30.1	32.5
2 Liabilities to Others						
2.1 Aggregate Deposits	101,430.8	3,524.6	5,802.9	8,157.9	8,769.0	10,295.0
2.1a Growth (Per cent)	-	3.6	6.8	8.7	10.6	11.3
2.1.1 Demand	10,510.0	1,094.9	461.9	1,620.0	665.3	2,107.8
2.1.2 Time	90,920.8	2,429.7	5,341.0	6,537.9	8,103.7	8,187.3
2.2 Borrowings	2,947.2	51.5	110.0	-42.6	357.1	578.4
2.3 Other Demand and Time Liabilities	4,590.1	-411.1	-325.8	-450.3	-169.0	343.9
3. Borrowings from Reserve Bank	343.7	91.5	-1,135.1	-1,981.0	-272.3	-103.3
4 Cash in Hand and Balances with Reserve Bank	4,747.8	193.5	153.6	299.0	477.2	330.0
4.1 Cash in hand	623.8	-4.1	17.2	49.4	76.6	73.0
4.2 Balances with Reserve Bank	4,124.1	197.6	136.4	249.6	400.6	256.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,785.1	29.0	303.2	168.3	487.1	107.7
5.2 Money at Call and Short Notice	309.7	-17.2	-41.6	-39.2	-54.7	125.3
5.3 Advances to Banks	305.2	29.1	58.9	44.7	75.3	57.1
5.4 Other Assets	324.2	15.6	-36.6	-53.6	87.5	-67.8
6 Investments	28,690.2	296.2	1,918.1	2,435.1	2,861.6	1,853.8
6.1a Growth (Per cent)	-	1.0	7.7	9.3	11.9	6.9
6.1 Government Securities	28,672.8	299.6	1,916.1	2,433.5	2,855.4	1,859.2
6.2 Other Approved Securities	17.3	-3.3	2.0	1.6	6.2	-5.4
7 Bank Credit	75,205.4	2,105.7	2,731.9	2,709.2	5,693.5	7,109.3
7.1a Growth (Per cent)	-	2.9	4.2	3.7	9.1	10.4
7a.1 Food Credit	854.6	-105.3	-69.6	-197.9	-115.3	-19.9
7a.2 Non-food credit	74,350.8	2,211.0	2,801.5	2,907.1	5,808.9	7,129.2
7b.1 Loans, Cash credit and Overdrafts	73,125.2	1,981.5	2,703.7	2,788.0	5,600.4	7,297.6
7b.2 Inland Bills - Purchased	222.4	15.3	8.7	-34.7	13.7	-130.3
7b.3 Discounted	1,230.1	74.8	55.5	-58.6	131.7	-25.4
7b.4 Foreign Bills - Purchased	237.8	23.6	-18.6	33.4	-45.4	15.2
7b.5 Discounted	389.9	10.5	-17.4	-18.9	-6.9	-47.8