

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr 1 2016		Variation over			
			Fortnight	Financial year so far		Year-on-Year
				2015-16	2016-17	2015
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,668.7	155.3	199.8	155.3	450.9	366.9
1.2 Borrowings from Banks	511.7	-135.6	34.7	-135.6	56.2	78.8
1.3 Other Demand and Time Liabilities	55.3	-28.8	5.1	-28.8	-33.9	-11.2
2 Liabilities to Others						
2.1 Aggregate Deposits	97,208.2	3,421.7	3,262.0	3,421.7	9,578.6	8,613.4
2.1a Growth (Per cent)		3.6	3.8	3.6	12.1	9.7
2.1.1 Demand	10,832.4	1,848.0	1,482.1	1,848.0	1,806.3	1,410.0
2.1.2 Time	86,375.9	1,573.7	1,779.9	1,573.7	7,772.3	7,203.4
2.2 Borrowings	2,967.1	-22.7	47.3	-22.7	123.0	661.1
2.3 Other Demand and Time Liabilities	4,806.3	-239.8	367.0	-239.8	732.1	-132.8
3. Borrowings from Reserve Bank	3,264.0	939.4	616.4	939.4	1,826.6	1,065.6
4 Cash in Hand and Balances with Reserve Bank	5,344.4	891.1	-58.1	891.1	494.5	1,138.2
4.1 Cash in hand	598.3	19.4	-9.4	19.4	78.5	74.1
4.2 Balances with Reserve Bank	4,746.1	871.7	-48.8	871.7	416.0	1,064.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,950.9	179.1	133.8	179.1	352.8	443.0
5.2 Money at Call and Short Notice	166.1	-193.1	-102.4	-193.1	-141.2	42.6
5.3 Advances to Banks	259.8	-0.7	28.3	-0.7	12.4	42.3
5.4 Other Assets	429.4	46.5	73.2	46.5	53.0	-72.4
6 Investments	25,953.3	-445.6	450.8	-445.6	2,672.3	584.3
6.1a Growth (Per cent)		-1.7	1.8	-1.7	11.8	2.3
6.1 Government Securities	25,938.9	-445.1	456.4	-445.1	2,674.1	585.0
6.2 Other Approved Securities	14.4	-0.5	-5.6	-0.5	-1.8	-0.7
7 Bank Credit	75,299.9	2,523.4	2,661.0	2,523.4	7,378.6	7,274.7
7.1a Growth (Per cent)		3.5	4.1	3.5	12.2	10.7
7a.1 Food Credit	1,012.1	-40.5	-251.9	-40.5	-203.9	319.8
7a.2 Non-food credit	74,287.9	2,563.9	2,912.9	2,563.9	7,582.5	6,954.9
7b.1 Loans, Cash credit and Overdrafts	73,026.2	2,409.0	2,496.8	2,409.0	7,338.7	7,405.5
7b.2 Inland Bills - Purchased	295.6	38.2	50.3	38.2	-5.9	-98.8
7b.3 Discounted	1,327.2	38.5	78.2	38.5	84.2	49.1
7b.4 Foreign Bills - Purchased	233.3	28.9	13.8	28.9	-12.0	-21.7
7b.5 Discounted	417.6	8.9	21.8	8.9	-26.4	-59.4