

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Aug. 19, 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>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,459.7	5.9	190.7	-62.5	295.0	167.0
1.2 Borrowings from Banks	574.3	-48.7	46.7	-69.7	165.7	129.4
1.3 Other Demand and Time Liabilities	53.0	-20.7	10.6	-31.2	0.5	-19.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	97,262.6	-330.5	3,743.0	3,989.7	9,017.2	8,186.8
2.1a Growth (Per cent)		-0.3	4.4	4.3	11.3	9.2
2.1.1 Demand	8,988.3	-36.1	110.4	98.4	857.4	937.6
2.1.2 Time	88,274.3	-294.4	3,632.6	3,891.4	8,159.8	7,249.2
2.2 Borrowings	3,036.6	195.6	152.2	46.9	463.3	625.7
2.3 Other Demand and Time Liabilities	4,845.5	-76.6	-189.0	-194.9	136.8	462.6
<b>3. Borrowings from Reserve Bank</b>	<b>102.1</b>	<b>-146.6</b>	<b>-1,332.2</b>	<b>-2,222.5</b>	<b>-590.5</b>	<b>-147.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,509.3</b>	<b>-94.4</b>	<b>-14.3</b>	<b>60.5</b>	<b>459.8</b>	<b>259.3</b>
4.1 Cash in hand	621.3	23.5	27.5	47.0	55.2	60.3
4.2 Balances with Reserve Bank	3,888.0	-117.9	-41.8	13.5	404.5	199.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,583.8	-98.7	208.9	-32.9	513.6	0.9
5.2 Money at Call and Short Notice	246.4	-43.7	-33.1	-102.5	31.8	53.5
5.3 Advances to Banks	264.8	2.9	41.8	4.2	39.8	33.8
5.4 Other Assets	310.9	4.3	-92.8	-66.9	98.5	-24.9
<b>6 Investments</b>	<b>28,234.7</b>	<b>-375.9</b>	<b>1,787.4</b>	<b>1,979.6</b>	<b>3,158.3</b>	<b>1,529.1</b>
6.1a Growth (Per cent)		-1.3	7.2	7.5	13.4	5.7
6.1 Government Securities	28,212.8	-376.4	1,788.9	1,973.5	3,155.8	1,526.3
6.2 Other Approved Securities	21.9	0.5	-1.5	6.2	2.5	2.7
<b>7 Bank Credit</b>	<b>72,756.0</b>	<b>-203.3</b>	<b>1,024.0</b>	<b>259.9</b>	<b>5,519.2</b>	<b>6,367.8</b>
7.1a Growth (Per cent)		-0.3	1.6	0.4	9.1	9.6
7a.1 Food Credit	1,035.2	-11.1	82.6	-17.4	-51.0	8.3
7a.2 Non-food credit	71,720.9	-192.1	941.3	277.2	5,570.2	6,359.5
7b.1 Loans, Cash credit and Overdrafts	70,736.9	-136.8	1,081.3	399.8	5,475.7	6,531.7
7b.2 Inland Bills - Purchased	223.2	-11.9	3.9	-34.0	13.1	-124.8
7b.3 Discounted	1,197.2	-36.6	-10.6	-91.4	50.3	7.9
7b.4 Foreign Bills - Purchased	218.5	-5.8	-19.4	14.1	-8.3	-3.3
7b.5 Discounted	380.2	-12.2	-31.2	-28.5	-11.6	-43.7