

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr 29, 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	1,535.5	-18.4	74.5	22.1	352.5	359.0
1.2 Borrowings from Banks	643.1	39.1	16.8	-4.1	-12.4	228.2
1.3 Other Demand and Time Liabilities	82.3	26.3	-1.4	-1.8	5.3	22.3
2 Liabilities to Others						
2.1 Aggregate Deposits	95,772.5	310.1	2,272.8	1,986.0	9,139.3	8,166.9
2.1a Growth (Per cent)		0.3	2.7	2.1	11.6	9.3
2.1.1 Demand	9,131.2	-26.3	319.5	146.8	856.7	871.3
2.1.2 Time	86,641.4	336.3	1,953.3	1,839.2	8,282.6	7,295.5
2.2 Borrowings	2,963.3	-19.9	33.6	-26.5	131.1	671.0
2.3 Other Demand and Time Liabilities	4,789.9	-214.6	-124.7	-256.2	273.6	342.6
3. Borrowings from Reserve Bank	886.5	-53.5	-437.6	-1,438.2	729.8	-257.9
4 Cash in Hand and Balances with Reserve Bank	4,605.7	152.6	269.1	152.5	744.4	72.3
4.1 Cash in hand	623.0	65.1	13.3	44.2	66.4	76.2
4.2 Balances with Reserve Bank	3,982.7	87.5	255.8	108.3	678.0	-3.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,756.4	-41.7	65.1	-15.3	306.8	317.2
5.2 Money at Call and Short Notice	337.3	50.4	-79.7	-22.0	-104.8	191.1
5.3 Advances to Banks	260.9	7.5	1.1	0.4	6.3	70.6
5.4 Other Assets	386.8	-35.9	30.2	3.8	134.9	-71.9
6 Investments	27,053.5	-357.9	819.0	654.6	2,912.0	1,316.3
6.1a Growth (Per cent)		-1.3	3.3	2.5	12.8	5.1
6.1 Government Securities	27,038.7	-358.6	821.1	654.7	2,911.3	1,320.1
6.2 Other Approved Securities	14.8	0.7	-2.1	-0.1	0.8	-3.9
7 Bank Credit	72,606.2	9.3	1,147.1	-170.4	6,065.3	6,094.8
7.1a Growth (Per cent)		0.0	1.8	-0.2	10.0	9.2
7a.1 Food Credit	1,040.7	134.3	96.7	-11.8	-12.2	-0.2
7a.2 Non-food credit	71,565.5	-125.1	1,050.5	-158.5	6,077.5	6,095.0
7b.1 Loans, Cash credit and Overdrafts	70,449.8	67.8	1,142.1	-167.5	6,073.0	6,183.8
7b.2 Inland Bills - Purchased	267.4	-3.1	8.1	10.0	-15.7	-84.8
7b.3 Discounted	1,275.9	-64.8	32.4	-12.8	66.7	43.6
7b.4 Foreign Bills - Purchased	226.3	12.0	-25.3	21.9	-36.8	10.5
7b.5 Discounted	386.9	-2.6	-10.1	-21.9	-21.9	-58.2