

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jun. 24, 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	1,403.0	-16.6	87.0	-119.1	329.7	214.0
1.2 Borrowings from Banks	590.5	52.9	-27.8	-53.4	55.8	220.1
1.3 Other Demand and Time Liabilities	102.7	30.5	-4.2	18.5	-8.5	45.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	95,955.3	302.8	2,124.6	2,682.4	8,464.1	8,497.8
2.1a Growth (Per cent)		0.3	2.5	2.9	10.7	9.7
2.1.1 Demand	8,939.5	244.7	113.8	49.5	558.0	885.4
2.1.2 Time	87,015.9	58.0	2,010.8	2,632.9	7,906.1	7,612.5
2.2 Borrowings	2,966.0	38.0	180.2	-23.8	402.9	527.1
2.3 Other Demand and Time Liabilities	4,822.1	-55.5	-198.0	-218.3	38.9	448.1
<b>3. Borrowings from Reserve Bank</b>	<b>827.4</b>	<b>-48.1</b>	<b>-810.0</b>	<b>-1,497.2</b>	<b>542.6</b>	<b>55.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,621.0</b>	<b>134.9</b>	<b>-32.6</b>	<b>172.2</b>	<b>346.4</b>	<b>389.3</b>
4.1 Cash in hand	680.8	55.6	46.0	106.4	79.2	101.3
4.2 Balances with Reserve Bank	3,940.2	79.3	-78.6	65.8	267.2	288.1
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,677.7	-9.5	59.2	60.9	376.4	244.4
5.2 Money at Call and Short Notice	314.3	138.2	-100.3	-34.6	-83.5	188.6
5.3 Advances to Banks	262.5	3.1	-11.7	2.0	-28.6	85.1
5.4 Other Assets	304.2	-10.2	-65.9	-73.6	105.1	-58.5
<b>6 Investments</b>	<b>27,594.3</b>	<b>5.2</b>	<b>1,083.2</b>	<b>1,339.2</b>	<b>3,171.3</b>	<b>1,592.9</b>
6.1a Growth (Per cent)		0.0	4.3	5.1	13.9	6.1
6.1 Government Securities	27,577.8	3.9	1,082.9	1,338.4	3,167.4	1,597.4
6.2 Other Approved Securities	16.6	1.3	0.3	0.8	3.9	-4.5
<b>7 Bank Credit</b>	<b>72,559.5</b>	<b>49.5</b>	<b>942.0</b>	<b>63.3</b>	<b>5,356.8</b>	<b>6,253.3</b>
7.1a Growth (Per cent)		0.1	1.4	0.1	8.8	9.4
7a.1 Food Credit	1,003.8	35.7	170.2	-48.7	-29.8	-110.5
7a.2 Non-food credit	71,555.7	13.8	771.9	112.1	5,386.5	6,363.8
7b.1 Loans, Cash credit and Overdrafts	70,476.5	82.8	1,001.5	139.3	5,403.4	6,351.2
7b.2 Inland Bills - Purchased	253.9	-17.6	1.6	-3.2	-17.6	-91.8
7b.3 Discounted	1,223.0	-33.6	-11.3	-65.7	28.3	34.3
7b.4 Foreign Bills - Purchased	218.2	11.9	-17.7	13.8	-17.9	-5.3
7b.5 Discounted	387.9	6.1	-32.2	-20.9	-39.5	-35.1