

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 28, 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	1,574.3	27.9	373.4	52.2	412.1	98.9
1.2 Borrowings from Banks	597.2	-12.6	153.0	-46.8	264.6	46.0
1.3 Other Demand and Time Liabilities	78.6	28.4	36.1	-5.6	24.5	-19.0
2 Liabilities to Others						
2.1 Aggregate Deposits	99,839.2	205.2	5,578.5	6,566.3	8,670.0	8,927.8
2.1a Growth (Per cent)		0.2	6.5	7.0	10.5	9.8
2.1.1 Demand	9,436.4	58.9	516.3	546.4	976.3	979.7
2.1.2 Time	90,402.7	146.2	5,062.1	6,019.8	7,693.7	7,948.1
2.2 Borrowings	3,010.1	37.8	119.0	20.4	523.5	632.4
2.3 Other Demand and Time Liabilities	4,815.5	171.9	-308.3	-224.9	-10.9	551.8
3. Borrowings from Reserve Bank	525.1	84.0	-974.0	-1,799.6	-123.0	-82.9
4 Cash in Hand and Balances with Reserve Bank	4,844.5	156.2	117.0	395.7	400.1	463.2
4.1 Cash in hand	660.3	-3.4	92.7	86.0	45.4	34.1
4.2 Balances with Reserve Bank	4,184.1	159.6	24.3	309.7	354.7	429.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,870.1	-46.7	252.4	253.3	497.4	243.6
5.2 Money at Call and Short Notice	298.3	-20.8	28.1	-50.6	65.3	44.3
5.3 Advances to Banks	295.1	-2.9	62.4	34.6	95.2	43.6
5.4 Other Assets	324.0	1.7	-63.7	-53.8	140.3	-40.8
6 Investments	28,956.4	83.6	1,777.7	2,701.3	2,679.8	2,260.4
6.1a Growth (Per cent)		0.3	7.1	10.3	11.2	8.5
6.1 Government Securities	28,933.4	81.3	1,779.7	2,694.1	2,677.4	2,256.2
6.2 Other Approved Securities	23.0	2.3	-2.0	7.2	2.5	4.2
7 Bank Credit	74,123.8	502.2	2,582.1	1,627.7	5,504.3	6,177.5
7.1a Growth (Per cent)		0.7	4.0	2.2	8.8	9.1
7a.1 Food Credit	1,022.3	101.6	80.3	-30.3	-65.3	-2.2
7a.2 Non-food credit	73,101.5	400.7	2,501.7	1,657.9	5,569.6	6,179.8
7b.1 Loans, Cash credit and Overdrafts	72,101.8	484.5	2,646.9	1,764.6	5,427.1	6,331.0
7b.2 Inland Bills - Purchased	210.6	-1.6	-42.9	-46.5	-7.2	-90.5
7b.3 Discounted	1,212.4	12.1	51.9	-76.3	130.0	-39.4
7b.4 Foreign Bills - Purchased	219.3	-4.5	-31.9	14.9	-38.0	10.0
7b.5 Discounted	379.7	11.8	-41.9	-29.1	-7.6	-33.6