

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Nov. 24, 2017</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2016-17	2017-18	2016	2017
			<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	1,379.1	-15.1	371.0	-319.5	397.2	-514.1
1.2 Borrowings from Banks	619.5	0.8	-143.2	46.0	-33.2	118.8
1.3 Other Demand and Time Liabilities	155.7	13.9	-43.7	97.0	-23.3	115.2
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	108,471.5	-398.8	11,573.7	894.9	14,119.4	3,624.9
2.1a Growth (Per cent)		-0.4	12.4	0.8	15.6	3.5
2.1.1 Demand	11,224.6	-14.9	1,881.2	-1,589.8	2,471.1	453.5
2.1.2 Time	97,246.8	-383.9	9,692.5	2,484.6	11,648.3	3,171.4
2.2 Borrowings	3,192.1	-5.5	282.2	28.9	735.0	-79.9
2.3 Other Demand and Time Liabilities	4,763.8	-0.8	-80.9	126.7	451.6	-195.6
<b>3. Borrowings from Reserve Bank</b>	<b>562.7</b>	<b>315.7</b>	<b>-2,294.0</b>	<b>344.6</b>	<b>-1,012.5</b>	<b>532.0</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,060.8</b>	<b>-22.6</b>	<b>2,386.8</b>	<b>-640.5</b>	<b>2,311.2</b>	<b>-1,774.8</b>
4.1 Cash in hand	694.9	-21.1	2,088.3	81.3	2,008.8	-1,967.9
4.2 Balances with Reserve Bank	4,365.9	-1.5	298.5	-721.8	302.4	193.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,840.4	-21.2	176.1	140.3	125.8	47.6
5.2 Money at Call and Short Notice	356.4	19.9	-218.0	279.4	-61.2	225.5
5.3 Advances to Banks	249.9	5.2	53.0	-129.6	56.6	-63.7
5.4 Other Assets	225.3	-43.0	66.2	-55.4	110.5	-218.6
<b>6 Investments</b>	<b>33,604.3</b>	<b>-302.4</b>	<b>6,086.1</b>	<b>3,294.7</b>	<b>5,490.5</b>	<b>1,263.1</b>
6.1a Growth (Per cent)		-0.9	23.2	10.9	20.4	3.9
6.1 Government Securities	33,565.9	-323.4	6,080.6	3,268.4	5,488.0	1,246.0
6.2 Other Approved Securities	38.4	21.0	5.6	26.3	2.4	17.1
<b>7 Bank Credit</b>	<b>79,618.8</b>	<b>37.7</b>	<b>121.4</b>	<b>1,204.1</b>	<b>4,226.0</b>	<b>7,001.3</b>
7.1a Growth (Per cent)		0.0	0.2	1.5	6.2	9.6
7a.1 Food Credit	743.8	61.4	-134.7	204.5	-171.5	-174.1
7a.2 Non-food credit	78,875.1	-23.7	256.1	999.7	4,397.5	7,175.3
7b.1 Loans, Cash credit and Overdrafts	77,553.1	-1.7	308.0	1,404.6	4,399.1	6,907.9
7b.2 Inland Bills – Purchased	183.0	-2.5	-61.3	-63.0	-88.6	-12.9
7b.3 Discounted	1,275.8	40.3	-97.0	-90.1	-55.9	84.1
7b.4 Foreign Bills – Purchased	227.5	-5.5	11.6	-18.9	10.9	11.5
7b.5 Discounted	379.5	7.2	-39.9	-28.4	-39.5	10.7