

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 4, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,550.6	47.7	-66.9	-148.0	179.1	95.4
1.2 Borrowings from Banks	607.8	70.4	-25.5	34.3	102.0	-10.7
1.3 Other Demand and Time Liabilities	58.2	23.8	-10.6	-0.4	17.5	-15.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	107,578.0	1,992.1	3,800.7	1.4	8,202.1	10,504.4
2.1a Growth (Per cent)		1.9	4.1	0.0	9.2	10.8
2.1.1 Demand	11,289.6	528.4	40.0	-1,525.4	1,020.9	2,359.6
2.1.2 Time	96,288.5	1,463.8	3,760.7	1,526.8	7,181.2	8,144.8
2.2 Borrowings	2,932.5	77.9	-147.8	-230.7	467.5	90.6
2.3 Other Demand and Time Liabilities	4,888.9	136.3	-134.1	251.9	457.1	-17.4
<b>3. Borrowings from Reserve Bank</b>	<b>53.4</b>	<b>-28.6</b>	<b>-2,075.9</b>	<b>-164.8</b>	<b>-29.6</b>	<b>-195.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,052.0</b>	<b>61.6</b>	<b>150.4</b>	<b>-649.3</b>	<b>374.1</b>	<b>452.9</b>
4.1 Cash in hand	655.6	-28.6	18.9	42.0	52.4	62.2
4.2 Balances with Reserve Bank	4,396.5	90.2	131.4	-691.3	321.8	390.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,906.5	38.8	-89.7	206.3	-42.8	379.4
5.2 Money at Call and Short Notice	295.3	82.1	-70.8	218.3	53.9	17.2
5.3 Advances to Banks	330.1	10.3	2.7	-49.5	41.1	66.8
5.4 Other Assets	219.1	4.5	-74.6	-61.6	-22.4	-84.1
<b>6 Investments</b>	<b>32,984.8</b>	<b>519.8</b>	<b>2,220.3</b>	<b>2,675.2</b>	<b>1,828.5</b>	<b>4,509.5</b>
6.1a Growth (Per cent)		1.6	8.5	8.8	6.9	15.8
6.1 Government Securities	32,970.1	524.1	2,219.3	2,672.6	1,832.6	4,511.4
6.2 Other Approved Securities	14.8	-4.3	0.9	2.6	-4.1	-1.9
<b>7 Bank Credit</b>	<b>77,296.2</b>	<b>1,117.7</b>	<b>186.2</b>	<b>-1,118.9</b>	<b>6,248.4</b>	<b>4,613.9</b>
7.1a Growth (Per cent)		1.5	0.3	-1.4	9.4	6.3
7a.1 Food Credit	551.3	27.0	-6.2	12.0	31.8	-495.0
7a.2 Non-food credit	76,744.9	1,090.6	192.4	-1,130.9	6,216.6	5,108.9
7b.1 Loans, Cash credit and Overdrafts	75,283.6	1,021.7	259.8	-866.1	6,354.3	4,686.7
7b.2 Inland Bills – Purchased	186.0	-0.4	-22.4	-59.5	-116.3	-48.8
7b.3 Discounted	1,269.9	88.5	-54.8	-96.0	24.1	36.1
7b.4 Foreign Bills – Purchased	199.2	7.7	19.9	-47.2	8.0	-25.1
7b.5 Discounted	357.5	0.1	-16.4	-50.0	-21.5	-34.9