

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jan. 19, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2017	2018
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,468.3	26.0	154.3	-230.3	114.6	-208.1
1.2 Borrowings from Banks	756.2	106.9	-60.5	182.7	46.6	172.7
1.3 Other Demand and Time Liabilities	141.5	73.1	-46.8	82.8	-148.8	104.1
2 Liabilities to Others						
2.1 Aggregate Deposits	109,779.8	-195.5	11,178.2	2,203.2	12,268.4	5,328.7
2.1a Growth (Per cent)		-0.2	12.0	2.0	13.3	5.1
2.1.1 Demand	11,214.1	-43.8	1,655.5	-1,600.3	2,424.3	668.6
2.1.2 Time	98,565.7	-151.7	9,522.7	3,803.5	9,844.1	4,660.1
2.2 Borrowings	3,553.8	194.8	294.1	390.6	404.9	269.9
2.3 Other Demand and Time Liabilities	4,796.0	-93.8	-219.8	158.9	291.0	-24.6
3. Borrowings from Reserve Bank	526.3	-92.1	-2,165.9	308.2	-1,460.7	367.5
4 Cash in Hand and Balances with Reserve Bank	5,156.0	46.2	502.1	-545.3	530.2	205.1
4.1 Cash in hand	632.8	8.6	56.6	19.2	18.1	1.8
4.2 Balances with Reserve Bank	4,523.2	37.7	445.6	-564.5	512.1	203.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,971.5	138.4	137.8	271.4	88.2	216.9
5.2 Money at Call and Short Notice	313.3	107.7	-193.2	236.3	-49.4	157.6
5.3 Advances to Banks	270.0	8.8	48.2	-109.5	36.7	-38.7
5.4 Other Assets	222.1	32.1	-17.6	-58.6	-136.9	-138.1
6 Investments	33,755.2	-236.3	9,470.2	3,445.5	8,731.1	-1,970.1
6.1a Growth (Per cent)		-0.7	36.1	11.4	32.3	-5.5
6.1 Government Securities	33,740.9	-233.9	9,463.1	3,443.5	8,726.9	-1,961.5
6.2 Other Approved Securities	14.2	-2.3	7.1	2.1	4.3	-8.7
7 Bank Credit	81,714.0	-372.9	1,399.1	3,299.3	3,340.5	7,818.7
7.1a Growth (Per cent)		-0.5	1.9	4.2	4.7	10.6
7a.1 Food Credit	586.1	11.2	-12.4	46.8	18.3	-454.1
7a.2 Non-food credit	81,127.9	-384.0	1,411.5	3,252.5	3,322.2	8,272.8
7b.1 Loans, Cash credit and Overdrafts	79,608.4	-333.9	1,533.5	3,459.9	3,511.8	7,737.7
7b.2 Inland Bills – Purchased	182.5	-3.8	-56.6	-63.5	-66.6	-18.0
7b.3 Discounted	1,283.8	-24.9	-92.5	-82.1	-109.1	87.6
7b.4 Foreign Bills – Purchased	248.9	5.2	27.5	2.5	19.9	16.9
7b.5 Discounted	390.4	-15.6	-12.8	-17.5	-15.4	-5.5