

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 16, 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	1,411.0	-35.0	103.7	-287.5	53.5	-214.8
1.2 Borrowings from Banks	719.5	15.6	-122.2	145.9	-65.3	197.7
1.3 Other Demand and Time Liabilities	76.4	16.3	-45.4	17.8	-26.9	37.7
2 Liabilities to Others						
2.1 Aggregate Deposits	110,523.9	-563.0	11,125.3	2,947.3	11,404.1	6,125.7
2.1a Growth (Per cent)		-0.5	11.9	2.7	12.3	5.9
2.1.1 Demand	11,355.6	-131.0	1,686.5	-1,458.8	2,173.1	779.1
2.1.2 Time	99,168.3	-432.0	9,438.7	4,406.1	9,230.9	5,346.6
2.2 Borrowings	3,612.6	42.4	377.5	449.4	322.9	245.4
2.3 Other Demand and Time Liabilities	5,083.8	56.7	-237.8	446.6	68.6	281.1
3. Borrowings from Reserve Bank	660.9	-29.2	-2,196.3	442.8	-1,711.1	532.6
4 Cash in Hand and Balances with Reserve Bank	5,117.0	74.4	405.0	-584.3	407.7	263.2
4.1 Cash in hand	612.7	-6.5	-2.9	-0.9	-3.6	41.3
4.2 Balances with Reserve Bank	4,504.3	80.9	407.9	-583.4	411.3	221.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,981.9	13.6	36.7	281.8	-44.6	328.4
5.2 Money at Call and Short Notice	240.0	0.5	-214.9	163.0	-147.1	106.0
5.3 Advances to Banks	278.1	-0.5	70.5	-101.4	54.3	-53.0
5.4 Other Assets	250.7	19.5	-37.5	-30.0	-59.9	-89.6
6 Investments	34,142.7	-75.9	7,021.9	3,833.1	6,232.2	865.7
6.1a Growth (Per cent)		-0.2	26.7	12.6	23.0	2.6
6.1 Government Securities	34,130.6	-75.6	7,018.9	3,833.1	6,231.7	872.4
6.2 Other Approved Securities	12.1	-0.3	3.0	0.0	0.5	-6.7
7 Bank Credit	82,535.2	-75.9	2,092.3	4,120.5	3,140.7	7,946.7
7.1a Growth (Per cent)		-0.1	2.9	5.3	4.4	10.7
7a.1 Food Credit	475.5	-48.3	2.9	-63.8	-22.4	-579.9
7a.2 Non-food credit	82,059.7	-27.6	2,089.5	4,184.3	3,163.1	8,526.6
7b.1 Loans, Cash credit and Overdrafts	80,417.0	-96.2	2,218.1	4,268.5	3,295.1	7,861.7
7b.2 Inland Bills – Purchased	180.1	-2.0	-53.4	-65.9	-53.4	-23.6
7b.3 Discounted	1,307.7	15.9	-63.0	-58.2	-94.2	82.1
7b.4 Foreign Bills – Purchased	239.5	2.2	22.8	-7.0	26.3	12.2
7b.5 Discounted	390.9	4.2	-32.1	-17.0	-33.1	14.2