

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 21, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
		1	2	3	4	5
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,514.8	2.6	-80.2	-183.8	153.3	72.9
1.2 Borrowings from Banks	546.7	-10.8	-17.5	-26.8	221.4	-79.8
1.3 Other Demand and Time Liabilities	35.2	-9.0	-10.3	-23.5	-19.4	-38.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	106,254.4	-275.0	2,946.2	-1,322.2	7,906.8	10,035.4
2.1a Growth (Per cent)		-0.3	3.2	-1.2	9.0	10.4
2.1.1 Demand	10,959.6	11.6	-218.1	-1,855.3	785.5	2,287.7
2.1.2 Time	95,294.8	-286.6	3,164.3	533.1	7,121.3	7,747.6
2.2 Borrowings	2,937.2	-145.6	-82.5	-226.0	516.3	29.9
2.3 Other Demand and Time Liabilities	4,827.7	110.7	-442.3	190.7	271.9	229.7
<b>3. Borrowings from Reserve Bank</b>	<b>81.9</b>	<b>54.5</b>	<b>-2,025.0</b>	<b>-136.2</b>	<b>-163.5</b>	<b>-217.8</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>4,992.3</b>	<b>37.3</b>	<b>65.7</b>	<b>-709.0</b>	<b>266.2</b>	<b>477.8</b>
4.1 Cash in hand	686.0	17.5	72.7	72.4	91.6	38.9
4.2 Balances with Reserve Bank	4,306.3	19.8	-7.0	-781.5	174.7	438.9
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,876.7	1.2	-93.9	176.5	-59.7	353.8
5.2 Money at Call and Short Notice	213.4	-13.8	-80.8	136.4	80.9	-54.7
5.3 Advances to Banks	326.4	-13.0	4.5	-53.1	39.1	61.4
5.4 Other Assets	215.3	-22.0	-84.6	-65.4	-19.8	-77.9
<b>6 Investments</b>	<b>32,749.5</b>	<b>29.8</b>	<b>1,675.5</b>	<b>2,439.9</b>	<b>1,560.1</b>	<b>4,818.9</b>
6.1a Growth (Per cent)		0.1	6.4	8.0	5.9	17.3
6.1 Government Securities	32,730.5	30.6	1,672.6	2,433.0	1,563.1	4,818.5
6.2 Other Approved Securities	19.1	-0.8	2.9	6.9	-3.0	0.4
<b>7 Bank Credit</b>	<b>76,888.1</b>	<b>-172.5</b>	<b>-90.7</b>	<b>-1,527.0</b>	<b>6,125.7</b>	<b>4,482.6</b>
7.1a Growth (Per cent)		-0.2	-0.1	-1.9	9.2	6.2
7a.1 Food Credit	524.3	4.8	2.1	-15.0	-31.1	-530.3
7a.2 Non-food credit	76,363.8	-177.3	-92.7	-1,512.0	6,156.8	5,012.9
7b.1 Loans, Cash credit and Overdrafts	74,871.6	-135.7	-27.0	-1,278.2	6,215.9	4,561.4
7b.2 Inland Bills – Purchased	189.2	-3.9	-14.5	-56.2	-110.7	-53.4
7b.3 Discounted	1,268.2	-4.0	-55.9	-97.7	41.4	35.5
7b.4 Foreign Bills – Purchased	197.0	-4.4	12.0	-49.4	-5.4	-19.4
7b.5 Discounted	362.1	-24.7	-5.1	-45.5	-15.4	-41.6