

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 14, 2017		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	2016-17	2017-18		2016	2017	
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,658.6	-117.1	34.1	-117.1	400.7	102.4
1.2 Borrowings from Banks	694.1	123.0	-44.9	123.0	191.2	95.1
1.3 Other Demand and Time Liabilities	83.8	25.3	-28.7	25.3	-3.5	28.3
2 Liabilities to Others						
2.1 Aggregate Deposits	105,917.2	-2,188.0	1,642.8	-2,188.0	8,225.5	11,001.5
2.1a Growth (Per cent)		-2.0	1.8	-2.0	9.5	11.6
2.1.1 Demand	10,968.1	-1,985.2	167.6	-1,985.2	1,111.0	1,910.5
2.1.2 Time	94,949.1	-202.8	1,475.2	-202.8	7,114.5	9,091.0
2.2 Borrowings	3,188.0	33.5	-6.2	33.5	779.1	204.4
2.3 Other Demand and Time Liabilities	6,734.8	1,980.3	-119.5	1,980.3	687.4	1,814.0
3. Borrowings from Reserve Bank	18.4	-199.7	-1,384.7	-199.7	37.9	-921.6
4 Cash in Hand and Balances with Reserve Bank	4,814.9	-890.5	-1.1	-890.5	307.5	367.2
4.1 Cash in hand	510.8	-106.9	-21.8	-106.9	10.9	-41.7
4.2 Balances with Reserve Bank	4,304.1	-783.6	20.8	-783.6	296.6	408.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,879.4	59.5	14.9	59.5	227.9	247.7
5.2 Money at Call and Short Notice	216.5	126.6	-73.9	126.6	130.8	-58.5
5.3 Advances to Banks	353.6	-13.5	-4.5	-13.5	58.8	97.5
5.4 Other Assets	234.0	-47.4	38.5	-47.4	-8.2	-182.3
6 Investments	31,734.8	1,301.5	790.7	1,301.5	1,398.0	4,689.0
6.1a Growth (Per cent)		4.3	3.0	4.3	5.5	17.3
6.1 Government Securities	31,718.9	1,296.6	791.6	1,296.6	1,400.9	4,688.0
6.2 Other Approved Securities	15.9	5.0	-0.9	5.0	-2.9	1.0
7 Bank Credit	76,315.0	-2,500.2	-177.5	-2,500.2	6,566.7	3,996.4
7.1a Growth (Per cent)		-3.2	-0.2	-3.2	10.0	5.5
7a.1 Food Credit	485.4	-53.8	-146.2	-53.8	35.1	-420.9
7a.2 Non-food credit	75,829.6	-2,446.4	-31.3	-2,446.4	6,531.6	4,417.3
7b.1 Loans, Cash credit and Overdrafts	74,258.3	-2,291.9	-232.8	-2,291.9	6,592.9	4,153.9
7b.2 Inland Bills – Purchased	228.4	-14.7	12.9	-14.7	-76.3	-41.7
7b.3 Discounted	1,239.4	-126.8	51.7	-126.8	110.1	-100.9
7b.4 Foreign Bills – Purchased	218.9	-27.6	9.9	-27.6	-9.1	4.5
7b.5 Discounted	370.0	-39.4	-19.3	-39.4	-51.0	-19.5