

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 22, 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	1,429.8	39.7	223.9	-268.8	245.1	-316.2
1.2 Borrowings from Banks	708.6	87.1	-105.8	135.1	-7.8	170.4
1.3 Other Demand and Time Liabilities	116.5	7.5	14.1	57.8	-109.3	18.2
2 Liabilities to Others						
2.1 Aggregate Deposits	108,851.2	-169.6	11,425.2	1,274.6	13,374.2	4,153.1
2.1a Growth (Per cent)		-0.2	12.2	1.2	14.6	4.0
2.1.1 Demand	11,569.0	358.5	1,895.3	-1,245.4	2,306.7	783.7
2.1.2 Time	97,282.2	-528.1	9,529.8	2,520.0	11,067.5	3,369.4
2.2 Borrowings	3,219.5	47.6	400.5	56.3	366.8	-170.8
2.3 Other Demand and Time Liabilities	4,990.5	-1,412.8	45.8	353.3	471.8	-95.7
3. Borrowings from Reserve Bank	1,203.2	991.6	-2,198.2	985.1	-1,805.9	1,076.7
4 Cash in Hand and Balances with Reserve Bank	5,192.5	162.4	1,260.7	-508.8	992.2	-517.0
4.1 Cash in hand	715.8	46.4	823.6	102.2	771.0	-682.1
4.2 Balances with Reserve Bank	4,476.7	116.0	437.1	-611.0	221.2	165.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,852.9	27.3	228.2	152.8	176.1	7.9
5.2 Money at Call and Short Notice	281.0	-22.3	-134.7	204.0	-0.9	66.8
5.3 Advances to Banks	244.9	0.5	58.7	-134.6	62.4	-74.4
5.4 Other Assets	210.7	6.0	-25.0	-70.0	-101.8	-142.1
6 Investments	33,439.8	-246.0	9,794.9	3,130.1	9,226.0	-2,610.3
6.1a Growth (Per cent)		-0.7	37.3	10.3	34.4	-7.2
6.1 Government Securities	33,422.9	-246.3	9,779.3	3,125.4	9,213.3	-2,595.7
6.2 Other Approved Securities	16.9	0.3	15.7	4.7	12.8	-14.5
7 Bank Credit	80,967.3	695.5	677.8	2,552.6	3,291.4	7,793.4
7.1a Growth (Per cent)		0.9	0.9	3.3	4.7	10.7
7a.1 Food Credit	664.5	-23.3	-1.9	125.2	-59.4	-386.2
7a.2 Non-food credit	80,302.9	718.8	679.7	2,427.5	3,350.8	8,179.6
7b.1 Loans, Cash credit and Overdrafts	78,864.7	681.4	842.6	2,716.3	3,445.1	7,685.0
7b.2 Inland Bills – Purchased	190.6	4.3	-61.7	-55.4	-78.6	-4.9
7b.3 Discounted	1,290.0	2.4	-92.0	-76.0	-72.1	93.3
7b.4 Foreign Bills – Purchased	229.4	4.1	18.4	-17.0	17.3	6.5
7b.5 Discounted	392.7	3.2	-29.5	-15.2	-20.4	13.4