

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 28, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,653.1	-31.2	15.5	-122.7	361.2	115.4
1.2 Borrowings from Banks	685.1	-13.7	-4.1	114.0	224.9	45.3
1.3 Other Demand and Time Liabilities	55.8	-20.3	-1.7	-2.7	22.4	-26.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	105,093.4	-1,019.5	1,980.3	-3,011.8	7,647.6	9,840.1
2.1a Growth (Per cent)		-1.0	2.1	-2.8	8.7	10.3
2.1.1 Demand	11,185.4	208.5	147.7	-1,767.9	777.8	2,147.7
2.1.2 Time	93,908.0	-1,227.9	1,832.7	-1,243.9	6,869.8	7,692.4
2.2 Borrowings	2,985.1	-205.2	-30.2	-169.4	667.3	25.5
2.3 Other Demand and Time Liabilities	6,217.5	-392.3	-233.8	1,463.0	359.3	1,410.9
<b>3. Borrowings from Reserve Bank</b>	<b>18.3</b>	<b>-0.2</b>	<b>-1,438.2</b>	<b>-199.9</b>	<b>-257.9</b>	<b>-868.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,163.0</b>	<b>345.2</b>	<b>154.6</b>	<b>-542.5</b>	<b>70.0</b>	<b>559.6</b>
4.1 Cash in hand	680.9	167.2	46.3	63.1	73.9	60.2
4.2 Balances with Reserve Bank	4,482.1	178.0	108.3	-605.6	-3.9	499.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,911.9	21.0	-11.7	92.0	165.9	306.8
5.2 Money at Call and Short Notice	182.6	-37.9	-23.4	92.7	179.3	-142.9
5.3 Advances to Banks	357.8	2.7	0.3	-9.3	70.6	96.9
5.4 Other Assets	218.0	-16.1	4.1	-63.4	-76.8	-163.9
<b>6 Investments</b>	<b>31,957.5</b>	<b>167.0</b>	<b>670.6</b>	<b>1,524.2</b>	<b>1,188.5</b>	<b>5,031.7</b>
6.1a Growth (Per cent)		0.5	2.6	5.0	4.6	18.7
6.1 Government Securities	31,940.6	166.0	670.9	1,518.3	1,191.7	5,030.3
6.2 Other Approved Securities	16.9	1.0	-0.3	5.9	-3.2	1.4
<b>7 Bank Credit</b>	<b>75,454.2</b>	<b>-1,013.6</b>	<b>-173.2</b>	<b>-3,361.1</b>	<b>5,811.6</b>	<b>3,131.2</b>
7.1a Growth (Per cent)		-1.3	-0.2	-4.3	8.7	4.3
7a.1 Food Credit	556.8	71.4	-11.8	17.5	-0.2	-483.9
7a.2 Non-food credit	74,897.4	-1,084.9	-161.4	-3,378.6	5,811.8	3,615.1
7b.1 Loans, Cash credit and Overdrafts	73,421.6	-990.6	-170.4	-3,128.6	5,900.8	3,254.9
7b.2 Inland Bills – Purchased	219.0	-8.3	10.0	-24.2	-85.0	-48.2
7b.3 Discounted	1,245.5	6.1	-12.8	-120.7	43.5	-30.3
7b.4 Foreign Bills – Purchased	207.6	-11.3	21.9	-38.9	10.5	-18.8
7b.5 Discounted	360.6	-9.5	-21.9	-48.8	-58.2	-26.4