

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 23, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,551.0	-12.3	-116.4	-147.6	216.8	145.2
1.2 Borrowings from Banks	527.0	-39.7	-39.1	-46.5	234.5	-77.9
1.3 Other Demand and Time Liabilities	72.1	-27.0	18.3	13.4	45.2	-30.4
2 Liabilities to Others						
2.1 Aggregate Deposits	106,056.2	276.7	2,162.3	-1,520.4	7,977.7	10,621.0
2.1a Growth (Per cent)		0.3	2.3	-1.4	9.1	11.1
2.1.1 Demand	11,245.9	509.7	-42.9	-1,569.0	793.0	2,398.8
2.1.2 Time	94,810.2	-232.9	2,205.2	48.5	7,184.7	8,222.1
2.2 Borrowings	2,910.5	50.9	-34.8	-252.7	516.1	-44.5
2.3 Other Demand and Time Liabilities	4,936.0	274.0	-224.8	299.0	441.6	120.4
3. Borrowings from Reserve Bank	15.4	-2.3	-1,497.2	-202.7	55.4	-812.0
4 Cash in Hand and Balances with Reserve Bank	5,022.3	-21.8	110.5	-679.0	327.6	463.1
4.1 Cash in hand	727.2	108.0	44.7	113.6	39.5	108.2
4.2 Balances with Reserve Bank	4,295.1	-129.8	65.8	-792.6	288.1	354.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,887.9	6.6	-93.3	187.6	90.3	364.4
5.2 Money at Call and Short Notice	266.0	25.4	-44.6	189.0	178.7	-38.3
5.3 Advances to Banks	327.1	-16.3	2.0	-52.4	85.1	64.6
5.4 Other Assets	239.4	9.6	-80.4	-41.4	-65.3	-58.0
6 Investments	32,334.2	-171.5	1,207.5	2,024.5	1,461.2	4,871.5
6.1a Growth (Per cent)		-0.5	4.6	6.7	5.6	17.7
6.1 Government Securities	32,316.9	-171.9	1,206.5	2,019.4	1,465.4	4,871.1
6.2 Other Approved Securities	17.3	0.4	1.1	5.1	-4.2	0.4
7 Bank Credit	76,640.0	47.8	-216.5	-1,775.1	5,973.4	4,360.4
7.1a Growth (Per cent)		0.1	-0.3	-2.3	9.0	6.0
7a.1 Food Credit	583.4	3.9	-48.7	44.1	-110.5	-420.4
7a.2 Non-food credit	76,056.6	43.9	-167.8	-1,819.2	6,083.9	4,780.8
7b.1 Loans, Cash credit and Overdrafts	74,605.5	33.9	-140.3	-1,544.2	6,071.5	4,408.7
7b.2 Inland Bills – Purchased	201.0	-5.4	-3.5	-44.5	-92.0	-52.7
7b.3 Discounted	1,261.4	-3.3	-65.7	-104.5	34.3	38.4
7b.4 Foreign Bills – Purchased	199.8	9.5	13.8	-46.7	-5.3	-18.5
7b.5 Discounted	372.4	13.2	-20.9	-35.2	-35.1	-15.5