

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on Sep. 1, 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	1,474.8	0.6	-62.7	-223.7	191.2	15.5
1.2 Borrowings from Banks	623.8	68.1	-40.2	50.3	136.6	20.1
1.3 Other Demand and Time Liabilities	87.5	14.8	-29.5	28.9	-13.5	32.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	107,478.1	751.1	4,786.9	-98.5	8,304.2	9,418.2
2.1a Growth (Per cent)		0.7	5.1	-0.1	9.3	9.6
2.1.1 Demand	11,183.7	54.4	343.5	-1,630.7	1,092.8	1,950.3
2.1.2 Time	96,294.4	696.8	4,443.4	1,532.3	7,211.4	7,468.1
2.2 Borrowings	3,101.5	130.3	-57.6	-61.7	551.9	169.4
2.3 Other Demand and Time Liabilities	5,292.5	285.5	11.7	655.4	391.0	240.4
<b>3. Borrowings from Reserve Bank</b>	<b>26.4</b>	<b>-10.7</b>	<b>-2,160.4</b>	<b>-191.7</b>	<b>70.4</b>	<b>-137.9</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,047.5</b>	<b>-80.1</b>	<b>299.8</b>	<b>-653.8</b>	<b>488.0</b>	<b>299.0</b>
4.1 Cash in hand	745.3	27.5	10.3	131.7	-4.6	160.6
4.2 Balances with Reserve Bank	4,302.2	-107.6	289.4	-785.5	492.6	138.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,901.5	29.7	-63.2	201.4	-67.5	347.8
5.2 Money at Call and Short Notice	286.9	32.5	-82.7	209.9	70.4	20.6
5.3 Advances to Banks	291.9	-4.6	8.2	-87.6	35.8	23.2
5.4 Other Assets	219.4	3.5	-51.8	-61.3	-44.7	-106.6
<b>6 Investments</b>	<b>33,483.7</b>	<b>352.8</b>	<b>2,395.0</b>	<b>3,174.1</b>	<b>1,809.0</b>	<b>4,833.6</b>
6.1a Growth (Per cent)		1.1	9.1	10.5	6.7	16.9
6.1 Government Securities	33,467.2	353.5	2,394.3	3,169.7	1,812.3	4,833.5
6.2 Other Approved Securities	16.5	-0.7	0.7	4.4	-3.2	0.1
<b>7 Bank Credit</b>	<b>77,698.1</b>	<b>642.6</b>	<b>474.6</b>	<b>-716.6</b>	<b>6,249.5</b>	<b>4,727.3</b>
7.1a Growth (Per cent)		0.8	0.7	-0.9	9.4	6.5
7a.1 Food Credit	500.1	-43.4	-42.0	-39.2	3.5	-510.5
7a.2 Non-food credit	77,198.0	685.9	516.6	-677.4	6,245.9	5,237.8
7b.1 Loans, Cash credit and Overdrafts	75,696.6	630.2	649.3	-451.9	6,453.8	4,710.1
7b.2 Inland Bills – Purchased	184.9	-1.1	-39.0	-61.1	-129.4	-33.2
7b.3 Discounted	1,240.6	-7.5	-117.6	-125.3	-29.0	69.6
7b.4 Foreign Bills – Purchased	214.5	15.6	12.3	-31.9	-4.0	-2.3
7b.5 Discounted	361.6	5.4	-30.3	-46.3	-42.0	-16.9