

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Oct. 27, 2017</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2016-17</b>	<b>2017-18</b>	<b>2016</b>	<b>2017</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,432.5	-4.6	57.5	-266.1	104.2	-147.1
1.2 Borrowings from Banks	583.3	-44.6	-53.2	9.8	39.6	-7.4
1.3 Other Demand and Time Liabilities	121.0	17.4	-7.0	62.4	-20.4	43.8
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	108,497.7	-272.8	6,045.0	921.1	8,406.6	9,179.8
2.1a Growth (Per cent)		-0.3	6.5	0.9	9.2	9.2
2.1.1 Demand	11,504.8	59.1	452.7	-1,309.6	886.1	2,162.0
2.1.2 Time	96,992.9	-331.9	5,592.2	2,230.8	7,520.5	7,017.7
2.2 Borrowings	3,231.2	112.7	21.5	68.0	633.6	219.9
2.3 Other Demand and Time Liabilities	4,745.2	217.0	-220.0	108.0	556.7	-75.2
<b>3. Borrowings from Reserve Bank</b>	<b>327.4</b>	<b>285.4</b>	<b>-1,799.6</b>	<b>109.3</b>	<b>-82.9</b>	<b>-197.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,134.3</b>	<b>32.2</b>	<b>390.4</b>	<b>-567.0</b>	<b>457.9</b>	<b>295.1</b>
4.1 Cash in hand	763.8	9.7	80.7	150.2	28.9	108.7
4.2 Balances with Reserve Bank	4,370.6	22.5	309.7	-717.1	429.1	186.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,926.1	39.6	94.6	226.0	84.9	214.7
5.2 Money at Call and Short Notice	287.1	-36.8	-62.5	210.1	32.4	0.7
5.3 Advances to Banks	247.2	-10.7	34.6	-132.3	43.6	-48.0
5.4 Other Assets	238.0	27.4	-55.1	-42.7	-42.1	-84.6
<b>6 Investments</b>	<b>33,430.0</b>	<b>-212.1</b>	<b>2,576.7</b>	<b>3,120.4</b>	<b>2,135.8</b>	<b>4,598.2</b>
6.1a Growth (Per cent)		-0.6	9.8	10.3	8.0	15.9
6.1 Government Securities	33,411.3	-214.9	2,574.6	3,113.8	2,136.8	4,597.4
6.2 Other Approved Securities	18.7	2.9	2.1	6.6	-0.9	0.9
<b>7 Bank Credit</b>	<b>79,169.3</b>	<b>262.0</b>	<b>1,348.0</b>	<b>754.7</b>	<b>5,897.9</b>	<b>5,325.2</b>
7.1a Growth (Per cent)		0.3	1.9	1.0	8.7	7.2
7a.1 Food Credit	628.2	142.4	-30.3	88.9	-2.2	-394.1
7a.2 Non-food credit	78,541.2	119.6	1,378.2	665.8	5,900.1	5,719.3
7b.1 Loans, Cash credit and Overdrafts	77,105.6	271.3	1,485.4	957.2	6,051.8	5,283.0
7b.2 Inland Bills – Purchased	227.7	43.3	-46.8	-18.3	-90.8	17.4
7b.3 Discounted	1,234.4	-24.6	-76.4	-131.5	-39.6	22.2
7b.4 Foreign Bills – Purchased	224.4	-9.8	14.9	-22.0	10.0	5.1
7b.5 Discounted	377.2	-18.2	-29.1	-30.7	-33.5	-2.5