

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jan. 5, 2018</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>2017</b>	<b>2018</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,442.5	13.4	230.0	-256.1	206.5	-309.7
1.2 Borrowings from Banks	649.3	-59.4	-82.2	75.8	23.1	87.5
1.3 Other Demand and Time Liabilities	68.5	-47.4	-16.3	9.9	-172.6	0.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	1,09,975.0	1,123.5	12,012.9	2,398.5	13,027.0	4,689.3
2.1a Growth (Per cent)		1.0	12.9	2.2	14.1	4.5
2.1.1 Demand	11,256.5	-311.5	1,811.8	-1,557.9	2,472.3	554.7
2.1.2 Time	98,718.5	1,435.0	10,201.0	3,956.3	10,554.8	4,134.5
2.2 Borrowings	3,356.3	136.8	231.7	193.1	262.1	134.8
2.3 Other Demand and Time Liabilities	4,904.1	-84.9	100.4	267.0	703.9	-236.7
<b>3. Borrowings from Reserve Bank</b>	<b>618.4</b>	<b>-584.8</b>	<b>-2,161.9</b>	<b>400.3</b>	<b>-1,061.7</b>	<b>455.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,109.6</b>	<b>-82.9</b>	<b>458.0</b>	<b>-591.8</b>	<b>548.8</b>	<b>202.7</b>
4.1 Cash in hand	624.0	-91.8	28.1	10.4	-1.4	21.5
4.2 Balances with Reserve Bank	4,485.6	8.9	429.9	-602.2	550.2	181.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,832.9	-19.5	201.2	132.8	146.2	14.9
5.2 Money at Call and Short Notice	205.5	-75.2	-122.8	128.5	-4.8	-20.6
5.3 Advances to Banks	261.7	16.2	59.2	-117.8	38.5	-58.0
5.4 Other Assets	190.5	-20.5	-37.3	-90.2	-108.3	-150.0
<b>6 Investments</b>	<b>33,991.9</b>	<b>552.1</b>	<b>10,056.8</b>	<b>3,682.3</b>	<b>9,041.9</b>	<b>-2,320.0</b>
6.1a Growth (Per cent)		1.7	38.3	12.1	33.2	-6.4
6.1 Government Securities	33,975.4	552.5	10,048.8	3,677.9	9,037.9	-2,312.8
6.2 Other Approved Securities	16.6	-0.3	8.0	4.4	4.0	-7.2
<b>7 Bank Credit</b>	<b>82,056.7</b>	<b>1,090.5</b>	<b>1,349.5</b>	<b>3,642.0</b>	<b>3,339.4</b>	<b>8,211.0</b>
7.1a Growth (Per cent)		1.3	1.9	4.6	4.7	11.1
7a.1 Food Credit	574.9	-89.6	14.8	35.6	66.3	-492.4
7a.2 Non-food credit	81,481.8	1,180.0	1,334.7	3,606.4	3,273.1	8,703.4
7b.1 Loans, Cash credit and Overdrafts	79,912.0	1,048.4	1,449.6	3,763.5	3,491.6	8,125.2
7b.2 Inland Bills – Purchased	186.4	-4.2	-49.3	-59.6	-62.4	-21.4
7b.3 Discounted	1,308.7	18.7	-62.8	-57.2	-78.6	82.9
7b.4 Foreign Bills – Purchased	243.6	14.3	35.9	-2.8	14.7	3.3
7b.5 Discounted	406.0	13.2	-23.8	-2.0	-25.9	21.0