

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
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	18.3	-0.2	-1,438.2	-199.9	-257.9	-868.3
4 Cash in Hand and Balances with Reserve Bank	5,163.0	345.2	154.6	-542.5	70.0	559.6
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
5 Assets with the Banking System						
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
6 Investments	31,957.5	167.0	670.6	1,524.2	1,188.5	5,031.7
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
7 Bank Credit	75,454.2	-1,013.6	-173.2	-3,361.1	5,811.6	3,131.2
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