

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on Mar. 30, 2018 | Variation over | | | | |
|--|--|-----------------------|------------------------------|----------------|---------------------|----------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2016-17 | 2017-18 | 2017 | 2018 |
| | | | 1 | 2 | 3 | 4 |
| 1 Liabilities to the Banking System | | | | | | |
| 1.1 Demand and Time Deposits from Banks | 1,613.7 | 200.1 | 176.5 | -84.9 | 26.2 | -84.9 |
| 1.2 Borrowings from Banks | 601.1 | -107.1 | -70.5 | 27.6 | 54.4 | 27.6 |
| 1.3 Other Demand and Time Liabilities | 67.5 | -65.0 | -25.5 | 8.8 | 0.5 | 8.8 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 114,749.9 | 3,124.6 | 14,303.7 | 7,173.3 | 10,894.7 | 7,173.3 |
| 2.1a Growth (Per cent) | | 2.8 | 15.3 | 6.7 | 11.3 | 6.7 |
| 2.1.1 Demand | 13,784.6 | 1,939.2 | 3,924.4 | 970.2 | 2,037.4 | 970.2 |
| 2.1.2 Time | 100,965.3 | 1,185.4 | 10,379.2 | 6,203.1 | 8,857.3 | 6,203.1 |
| 2.2 Borrowings | 3,654.8 | 144.5 | 173.4 | 491.6 | 192.3 | 491.6 |
| 2.3 Other Demand and Time Liabilities | 5,763.7 | 581.2 | -403.3 | 1,126.5 | -95.6 | 1,126.5 |
| 3. Borrowings from Reserve Bank | 2,739.8 | 1,641.9 | -2,106.6 | 2,521.7 | -3,045.9 | 2,521.7 |
| 4 Cash in Hand and Balances with Reserve Bank | 5,861.7 | 692.9 | 1,252.5 | 160.3 | 361.6 | 160.3 |
| 4.1 Cash in hand | 604.8 | 0.4 | 39.2 | -8.8 | 19.9 | -8.8 |
| 4.2 Balances with Reserve Bank | 5,256.9 | 692.5 | 1,213.3 | 169.1 | 341.7 | 169.1 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 1,998.8 | 61.1 | 83.3 | 298.7 | 5.5 | 298.7 |
| 5.2 Money at Call and Short Notice | 194.0 | -88.1 | -271.9 | 117.0 | -80.6 | 117.0 |
| 5.3 Advances to Banks | 281.4 | 15.0 | 119.0 | -98.1 | 119.0 | -98.1 |
| 5.4 Other Assets | 292.2 | 29.2 | -97.1 | 11.5 | -142.2 | 11.5 |
| 6 Investments | 33,332.2 | -144.8 | 4,054.5 | 3,022.5 | 4,483.3 | 3,022.5 |
| 6.1a Growth (Per cent) | | -0.4 | 15.4 | 10.0 | 17.4 | 10.0 |
| 6.1 Government Securities | 33,322.4 | -142.2 | 4,058.2 | 3,024.9 | 4,485.7 | 3,024.9 |
| 6.2 Other Approved Securities | 9.8 | -2.6 | -3.6 | -2.4 | -2.4 | -2.4 |
| 7 Bank Credit | 86,507.1 | 2,763.1 | 5,918.5 | 8,092.4 | 3,409.7 | 8,092.4 |
| 7.1a Growth (Per cent) | | 3.3 | 8.2 | 10.3 | 4.5 | 10.3 |
| 7a.1 Food Credit | 419.9 | -1.8 | -513.3 | -119.4 | -472.8 | -119.4 |
| 7a.2 Non-food credit | 86,087.2 | 2,764.9 | 6,431.8 | 8,211.8 | 3,882.5 | 8,211.8 |
| 7b.1 Loans, Cash credit and Overdrafts | 84,245.0 | 2,611.0 | 5,811.3 | 8,096.5 | 3,417.5 | 8,096.5 |
| 7b.2 Inland Bills – Purchased | 204.2 | 15.4 | -11.2 | -41.8 | -49.5 | -41.8 |
| 7b.3 Discounted | 1,388.0 | 89.5 | 77.3 | 22.1 | 38.4 | 22.1 |
| 7b.4 Foreign Bills – Purchased | 263.0 | 21.8 | 42.0 | 16.6 | 13.4 | 16.6 |
| 7b.5 Discounted | 406.9 | 25.5 | -0.9 | -1.1 | -10.1 | -1.1 |