

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 8, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,391.0	11.7	244.8	-307.6	292.4	-375.9
1.2 Borrowings from Banks	621.6	1.0	-28.5	48.1	11.1	6.2
1.3 Other Demand and Time Liabilities	109.0	-46.6	26.1	50.4	-105.4	-1.2
2 Liabilities to Others						
2.1 Aggregate Deposits	109,016.1	555.1	12,231.0	1,439.6	14,124.5	3,512.2
2.1a Growth (Per cent)		0.5	13.1	1.3	15.5	3.3
2.1.1 Demand	11,208.2	-15.8	1,877.4	-1,606.2	2,481.8	440.9
2.1.2 Time	97,807.9	570.9	10,353.6	3,045.7	11,642.7	3,071.3
2.2 Borrowings	3,170.4	-26.5	370.1	7.2	376.5	-189.5
2.3 Other Demand and Time Liabilities	6,404.9	1,635.3	89.9	1,767.7	600.2	1,274.6
3. Borrowings from Reserve Bank	211.5	-351.2	-2,154.2	-6.6	-768.9	41.1
4 Cash in Hand and Balances with Reserve Bank	5,028.6	-27.9	5,105.5	-672.7	5,176.6	-4,525.7
4.1 Cash in hand	667.9	-22.7	1,201.5	54.3	1,158.5	-1,108.0
4.2 Balances with Reserve Bank	4,360.7	-5.2	3,904.0	-727.0	4,018.1	-3,417.7
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,825.6	-13.0	157.6	125.5	109.1	51.2
5.2 Money at Call and Short Notice	303.3	-53.1	0.4	226.2	51.3	-46.1
5.3 Advances to Banks	244.5	-5.4	64.8	-135.1	62.0	-80.9
5.4 Other Assets	204.7	-20.6	11.2	-76.0	-65.7	-184.3
6 Investments	33,685.8	81.5	6,519.1	3,376.2	5,437.4	911.6
6.1a Growth (Per cent)		0.2	24.8	11.1	19.9	2.8
6.1 Government Securities	33,669.2	103.3	6,515.6	3,371.7	5,437.0	914.3
6.2 Other Approved Securities	16.6	-21.8	3.5	4.4	0.4	-2.7
7 Bank Credit	80,269.0	647.9	624.9	1,854.4	3,724.7	7,148.0
7.1a Growth (Per cent)		0.8	0.9	2.4	5.4	9.8
7a.1 Food Credit	687.7	-56.0	-53.3	148.5	-94.7	-311.5
7a.2 Non-food credit	79,581.3	703.9	678.2	1,705.9	3,819.3	7,459.5
7b.1 Loans, Cash credit and Overdrafts	78,181.4	626.5	797.1	2,032.9	3,902.9	7,047.1
7b.2 Inland Bills – Purchased	186.2	3.4	-58.4	-59.7	-78.4	-12.5
7b.3 Discounted	1,287.3	11.5	-88.9	-78.6	-74.6	87.6
7b.4 Foreign Bills – Purchased	225.3	-2.9	11.9	-21.2	8.9	8.9
7b.5 Discounted	388.8	9.4	-36.8	-19.1	-34.1	16.9