

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 2, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2017	2018
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,446.1	-22.4	115.3	-252.5	72.1	-191.4
1.2 Borrowings from Banks	703.4	-52.3	-132.2	129.9	-107.6	191.6
1.3 Other Demand and Time Liabilities	60.2	-81.3	-41.7	1.5	-55.8	17.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	111,087.1	1,307.3	11,830.8	3,510.5	12,007.5	5,983.4
2.1a Growth (Per cent)		1.2	12.7	3.3	12.9	5.7
2.1.1 Demand	11,486.3	273.3	1,733.2	-1,328.1	2,215.1	863.1
2.1.2 Time	99,600.8	1,034.0	10,097.6	4,838.7	9,792.4	5,120.3
2.2 Borrowings	3,568.7	16.3	210.1	405.5	250.8	368.8
2.3 Other Demand and Time Liabilities	5,035.2	221.3	-54.8	398.0	236.3	49.6
<b>3. Borrowings from Reserve Bank</b>	<b>690.2</b>	<b>163.9</b>	<b>-2,194.0</b>	<b>472.1</b>	<b>-988.7</b>	<b>559.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,042.3</b>	<b>-114.0</b>	<b>502.0</b>	<b>-659.0</b>	<b>485.1</b>	<b>91.6</b>
4.1 Cash in hand	618.9	-14.1	-0.4	5.3	5.9	45.0
4.2 Balances with Reserve Bank	4,423.4	-99.8	502.4	-664.4	479.2	46.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,968.3	-2.5	117.7	268.2	71.3	233.8
5.2 Money at Call and Short Notice	239.5	-73.7	-204.0	162.5	-152.2	94.6
5.3 Advances to Banks	278.5	8.5	63.4	-101.0	51.0	-45.5
5.4 Other Assets	231.2	8.9	8.6	-49.5	-17.4	-155.3
<b>6 Investments</b>	<b>34,218.6</b>	<b>463.5</b>	<b>8,398.1</b>	<b>3,909.0</b>	<b>7,157.0</b>	<b>-434.5</b>
6.1a Growth (Per cent)		1.4	32.0	12.9	26.0	-1.3
6.1 Government Securities	34,206.2	465.3	8,394.3	3,908.7	7,156.7	-427.4
6.2 Other Approved Securities	12.4	-1.8	3.7	0.3	0.3	-7.1
<b>7 Bank Credit</b>	<b>82,633.9</b>	<b>939.7</b>	<b>1,963.5</b>	<b>4,219.2</b>	<b>3,205.1</b>	<b>8,174.2</b>
7.1a Growth (Per cent)		1.2	2.7	5.4	4.5	11.0
7a.1 Food Credit	523.8	-62.3	21.0	-15.5	-13.4	-549.8
7a.2 Non-food credit	82,110.1	1,002.0	1,942.5	4,234.7	3,218.5	8,723.9
7b.1 Loans, Cash credit and Overdrafts	80,534.8	945.8	2,082.8	4,386.3	3,345.0	8,114.8
7b.2 Inland Bills – Purchased	182.7	0.2	-48.6	-63.3	-53.1	-25.9
7b.3 Discounted	1,292.5	8.6	-79.9	-73.4	-106.1	83.7
7b.4 Foreign Bills – Purchased	237.2	-11.6	31.3	-9.2	38.6	1.6
7b.5 Discounted	386.7	-3.2	-22.0	-21.2	-19.3	0.0