

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 10, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,394.0	-38.5	122.1	-304.6	182.3	-250.2
1.2 Borrowings from Banks	626.6	46.3	-8.3	53.1	126.5	-9.1
1.3 Other Demand and Time Liabilities	141.1	20.2	-42.0	82.5	-15.9	98.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	108,869.7	936.1	7,403.8	1,293.1	10,148.0	8,193.0
2.1a Growth (Per cent)		0.9	7.9	1.2	11.2	8.1
2.1.1 Demand	11,242.1	-209.5	703.0	-1,572.3	1,548.6	1,649.1
2.1.2 Time	97,627.6	1,145.6	6,700.8	2,865.4	8,599.4	6,543.9
2.2 Borrowings	3,197.6	-27.3	29.6	34.4	574.8	178.2
2.3 Other Demand and Time Liabilities	4,771.0	93.4	-362.4	133.8	405.4	93.0
<b>3. Borrowings from Reserve Bank</b>	<b>247.1</b>	<b>-80.4</b>	<b>-1,847.4</b>	<b>29.0</b>	<b>-632.2</b>	<b>-230.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,083.4</b>	<b>-45.2</b>	<b>2,210.3</b>	<b>-618.0</b>	<b>2,291.7</b>	<b>-1,575.8</b>
4.1 Cash in hand	716.0	-42.0	1,954.4	102.4	1,870.2	-1,812.9
4.2 Balances with Reserve Bank	4,367.4	-3.2	255.9	-720.3	421.5	237.1
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,861.9	-63.9	71.1	161.8	27.9	174.0
5.2 Money at Call and Short Notice	336.5	48.6	-42.7	259.5	104.7	30.3
5.3 Advances to Banks	244.8	-2.4	24.2	-134.7	26.8	-40.0
5.4 Other Assets	268.4	30.4	-29.0	-12.4	1.1	-80.4
<b>6 Investments</b>	<b>33,908.3</b>	<b>616.0</b>	<b>2,591.6</b>	<b>3,598.7</b>	<b>2,034.3</b>	<b>5,061.6</b>
6.1a Growth (Per cent)		1.9	9.9	11.9	7.6	17.5
6.1 Government Securities	33,890.8	617.3	2,589.6	3,593.3	2,035.4	5,061.9
6.2 Other Approved Securities	17.5	-1.3	2.0	5.3	-1.1	-0.3
<b>7 Bank Credit</b>	<b>79,577.8</b>	<b>869.8</b>	<b>747.2</b>	<b>1,163.2</b>	<b>5,104.6</b>	<b>6,334.5</b>
7.1a Growth (Per cent)		1.1	1.0	1.5	7.5	8.6
7a.1 Food Credit	682.3	54.2	-181.6	143.1	-145.4	-188.6
7a.2 Non-food credit	78,895.5	815.6	928.8	1,020.1	5,250.0	6,523.1
7b.1 Loans, Cash credit and Overdrafts	77,543.8	890.7	939.5	1,395.3	5,292.6	6,267.2
7b.2 Inland Bills – Purchased	189.4	-38.2	-49.2	-56.6	-85.4	-18.6
7b.3 Discounted	1,235.5	2.8	-101.2	-130.4	-61.3	48.0
7b.4 Foreign Bills – Purchased	236.8	13.5	-1.5	-9.6	-2.8	33.9
7b.5 Discounted	372.3	1.0	-40.5	-35.6	-38.6	4.0