

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Sep. 15, 2017</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
	<b>2016-17</b>	<b>2017-18</b>		<b>2016</b>	<b>2017</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,495.1	20.4	-46.3	-203.5	213.7	19.3
1.2 Borrowings from Banks	645.9	24.0	-2.7	72.4	97.6	4.6
1.3 Other Demand and Time Liabilities	86.7	-0.6	-21.7	28.0	-32.4	24.2
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	107,073.7	-403.4	4,109.8	-502.9	8,298.9	9,691.0
2.1a Growth (Per cent)		-0.4	4.4	-0.5	9.3	10.0
2.1.1 Demand	11,248.5	63.2	428.7	-1,565.9	1,291.3	1,929.8
2.1.2 Time	95,825.1	-466.8	3,681.1	1,063.0	7,007.6	7,761.1
2.2 Borrowings	2,932.4	-169.2	-93.3	-230.8	486.5	35.9
2.3 Other Demand and Time Liabilities	5,618.5	438.3	-57.4	981.4	455.6	635.5
<b>3. Borrowings from Reserve Bank</b>	<b>166.7</b>	<b>140.3</b>	<b>-2,072.5</b>	<b>-51.4</b>	<b>-388.2</b>	<b>-85.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,316.7</b>	<b>269.0</b>	<b>101.2</b>	<b>-384.6</b>	<b>165.8</b>	<b>766.6</b>
4.1 Cash in hand	690.5	-55.0	49.2	76.9	39.3	67.0
4.2 Balances with Reserve Bank	4,626.2	324.0	52.1	-461.6	126.6	699.7
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,919.1	17.5	-22.1	219.0	-38.7	324.4
5.2 Money at Call and Short Notice	339.0	51.2	-33.9	262.0	100.5	24.1
5.3 Advances to Banks	288.2	-3.0	15.6	-91.4	37.4	12.1
5.4 Other Assets	203.4	-15.5	-74.1	-77.3	-82.9	-100.3
<b>6 Investments</b>	<b>33,349.0</b>	<b>-134.7</b>	<b>2,001.5</b>	<b>3,039.4</b>	<b>1,837.7</b>	<b>5,092.4</b>
6.1a Growth (Per cent)		-0.4	7.6	10.0	7.0	18.0
6.1 Government Securities	33,331.1	-136.1	2,000.2	3,033.6	1,840.6	5,091.5
6.2 Other Approved Securities	17.9	1.4	1.3	5.7	-2.9	0.9
<b>7 Bank Credit</b>	<b>77,813.3</b>	<b>105.0</b>	<b>330.1</b>	<b>-601.4</b>	<b>5,967.3</b>	<b>4,987.1</b>
7.1a Growth (Per cent)		0.1	0.5	-0.8	8.9	6.8
7a.1 Food Credit	533.8	33.7	-92.6	-5.5	-67.5	-426.2
7a.2 Non-food credit	77,279.5	71.3	422.7	-595.9	6,034.8	5,413.2
7b.1 Loans, Cash credit and Overdrafts	75,815.3	107.1	533.3	-333.1	6,184.4	4,944.9
7b.2 Inland Bills – Purchased	181.1	-3.7	-50.3	-64.8	-130.2	-25.7
7b.3 Discounted	1,231.9	-8.7	-133.3	-134.0	-44.1	76.6
7b.4 Foreign Bills – Purchased	209.6	-4.7	9.9	-36.8	-5.1	-4.7
7b.5 Discounted	375.4	15.0	-29.4	-32.6	-37.8	-4.0