

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Mar. 16, 2018</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>2017</b>	<b>2018</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	1,413.9	-16.1	117.6	-284.7	117.6	-225.9
1.2 Borrowings from Banks	708.7	-0.3	-95.8	135.2	-95.8	160.6
1.3 Other Demand and Time Liabilities	132.3	31.4	-15.7	73.7	-15.7	63.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	111,607.5	-265.7	11,638.9	4,030.9	11,638.9	6,695.7
2.1a Growth (Per cent)		-0.2	12.5	3.7	12.5	6.4
2.1.1 Demand	11,844.0	144.3	2,629.7	-970.4	2,629.7	324.3
2.1.2 Time	99,763.5	-409.9	9,009.2	5,001.4	9,009.2	6,371.4
2.2 Borrowings	3,510.3	-91.6	242.9	347.1	242.9	277.6
2.3 Other Demand and Time Liabilities	5,218.2	-84.9	152.1	581.0	152.1	25.7
<b>3. Borrowings from Reserve Bank</b>	<b>1,097.9</b>	<b>275.6</b>	<b>-2,300.1</b>	<b>879.8</b>	<b>-2,300.1</b>	<b>1,073.4</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,168.5</b>	<b>-74.6</b>	<b>371.8</b>	<b>-532.8</b>	<b>371.8</b>	<b>347.9</b>
4.1 Cash in hand	604.2	-1.2	-10.6	-9.4	-10.6	40.4
4.2 Balances with Reserve Bank	4,564.3	-73.4	382.5	-523.4	382.5	307.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,937.9	-59.8	56.6	237.8	56.6	264.5
5.2 Money at Call and Short Notice	282.2	21.4	-168.1	205.2	-168.1	101.4
5.3 Advances to Banks	266.5	-0.9	77.9	-113.0	77.9	-72.0
5.4 Other Assets	263.0	21.9	-121.4	-17.7	-121.4	6.6
<b>6 Investments</b>	<b>33,477.0</b>	<b>-694.5</b>	<b>5,695.5</b>	<b>3,167.3</b>	<b>5,695.5</b>	<b>1,526.4</b>
6.1a Growth (Per cent)		-2.0	21.7	10.4	21.7	4.8
6.1 Government Securities	33,464.6	-694.6	5,694.4	3,167.1	5,694.4	1,530.9
6.2 Other Approved Securities	12.4	0.1	1.2	0.2	1.2	-4.5
<b>7 Bank Credit</b>	<b>83,774.5</b>	<b>309.5</b>	<b>2,885.9</b>	<b>5,359.8</b>	<b>2,885.9</b>	<b>8,392.5</b>
7.1a Growth (Per cent)		0.4	4.0	6.8	4.0	11.1
7a.1 Food Credit	421.7	-34.7	-493.9	-117.6	-493.9	-136.9
7a.2 Non-food credit	83,352.8	344.2	3,379.8	5,477.4	3,379.8	8,529.4
7b.1 Loans, Cash credit and Overdrafts	81,655.8	315.9	3,022.0	5,507.3	3,022.0	8,296.6
7b.2 Inland Bills – Purchased	188.8	3.0	-49.0	-57.2	-49.0	-19.3
7b.3 Discounted	1,298.5	6.2	-53.8	-67.4	-53.8	63.7
7b.4 Foreign Bills – Purchased	241.2	-14.6	11.7	-5.2	11.7	25.1
7b.5 Discounted	390.2	-0.9	-45.0	-17.7	-45.0	26.4