

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on Aug. 18, 2017	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2016-17	2017-18	2016	2017
			3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,474.4	-95.8	-58.5	-224.2	171.0	10.7
1.2 Borrowings from Banks	555.5	-58.8	-72.8	-18.0	126.3	-15.7
1.3 Other Demand and Time Liabilities	72.5	14.1	-31.2	13.9	-19.1	19.6
2 Liabilities to Others						
2.1 Aggregate Deposits	106,726.7	-822.8	3,509.6	-849.8	7,706.7	9,944.2
2.1a Growth (Per cent)		-0.8	3.8	-0.8	8.7	10.3
2.1.1 Demand	11,128.2	-155.3	15.6	-1,686.2	854.8	2,222.7
2.1.2 Time	95,598.5	-667.7	3,494.0	836.3	6,851.8	7,721.5
2.2 Borrowings	2,972.9	40.4	53.5	-190.3	632.3	-70.4
2.3 Other Demand and Time Liabilities	5,022.2	139.0	-268.9	385.0	388.6	250.7
3. Borrowings from Reserve Bank	37.1	-16.3	-2,222.5	-181.0	-147.7	-65.0
4 Cash in Hand and Balances with Reserve Bank	5,127.3	75.7	56.5	-574.0	255.3	622.0
4.1 Cash in hand	717.5	62.4	42.9	103.9	56.3	100.2
4.2 Balances with Reserve Bank	4,409.8	13.3	13.6	-677.9	199.0	521.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,871.8	-36.3	-185.1	171.7	-151.2	440.0
5.2 Money at Call and Short Notice	254.5	-40.9	-115.1	177.5	40.9	20.7
5.3 Advances to Banks	296.7	-33.4	4.3	-82.8	33.8	31.9
5.4 Other Assets	215.7	-3.4	-69.3	-65.0	-27.3	-92.8
6 Investments	33,130.9	146.1	1,842.2	2,821.3	1,391.6	5,033.7
6.1a Growth (Per cent)		0.4	7.0	9.3	5.2	17.9
6.1 Government Securities	33,113.7	143.6	1,841.3	2,816.2	1,394.2	5,033.1
6.2 Other Approved Securities	17.2	2.5	0.9	5.1	-2.6	0.6
7 Bank Credit	77,042.2	-237.3	-19.0	-1,372.4	6,089.0	4,565.0
7.1a Growth (Per cent)		-0.3	0.0	-1.8	9.2	6.3
7a.1 Food Credit	543.4	-7.9	-17.4	4.1	8.3	-491.8
7a.2 Non-food credit	76,498.8	-229.3	-1.6	-1,376.6	6,080.7	5,056.8
7b.1 Loans, Cash credit and Overdrafts	75,054.6	-212.1	121.1	-1,093.9	6,253.1	4,596.3
7b.2 Inland Bills – Purchased	185.6	-0.5	-34.2	-60.4	-125.1	-37.3
7b.3 Discounted	1,246.9	-23.0	-91.4	-119.0	8.0	49.7
7b.4 Foreign Bills – Purchased	198.9	-0.4	14.1	-47.5	-3.3	-19.6
7b.5 Discounted	356.3	-1.3	-28.5	-51.7	-43.7	-24.0