

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 20, 2018		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	2017-18	2018-19		2017	2018	
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,485.3	-22.6	-185.2	-130.3	71.5	-28.1
1.2 Borrowings from Banks	676.3	-25.6	-30.9	75.1	-83.9	133.7
1.3 Other Demand and Time Liabilities	104.0	31.0	-23.5	38.8	-38.7	68.9
2 Liabilities to Others						
2.1 Aggregate Deposits	114,381.2	-502.1	-1,820.4	120.7	9,537.1	8,625.1
2.1a Growth (Per cent)		-0.4	-1.7	0.1	9.9	8.2
2.1.1 Demand	11,537.4	-302.9	-1,945.0	-2,165.4	2,197.5	668.0
2.1.2 Time	102,843.7	-199.3	124.6	2,286.1	7,339.6	7,957.0
2.2 Borrowings	3,526.2	-81.0	-227.1	-130.9	28.9	590.1
2.3 Other Demand and Time Liabilities	4,675.7	-125.9	126.7	-913.0	165.7	-88.2
3. Borrowings from Reserve Bank	746.3	192.8	-136.2	-1,993.5	-217.8	664.4
4 Cash in Hand and Balances with Reserve Bank	5,507.8	39.0	-714.1	-349.8	472.7	520.5
4.1 Cash in hand	675.4	8.9	67.4	74.8	33.8	-5.5
4.2 Balances with Reserve Bank	4,832.3	30.1	-781.5	-424.6	438.9	526.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,927.4	52.6	26.2	66.8	203.4	201.1
5.2 Money at Call and Short Notice	227.4	-22.0	124.6	45.0	-66.5	25.8
5.3 Advances to Banks	376.2	9.1	-52.1	94.1	62.4	48.8
5.4 Other Assets	261.5	25.9	-68.3	-28.1	-80.8	49.1
6 Investments	34,673.5	-44.7	2,299.4	1,489.0	4,678.4	2,064.5
6.1a Growth (Per cent)		-0.1	7.6	4.5	16.8	6.3
6.1 Government Securities	34,623.0	-54.2	2,290.9	1,448.9	4,676.4	2,034.6
6.2 Other Approved Securities	50.5	9.6	8.5	40.1	2.0	29.9
7 Bank Credit	86,131.7	-434.5	-1,815.7	-122.5	4,193.5	9,532.7
7.1a Growth (Per cent)		-0.5	-2.3	-0.1	5.8	12.4
7a.1 Food Credit	506.4	-84.9	-15.0	86.5	-530.3	-17.9
7a.2 Non-food credit	85,625.3	-349.6	-1,800.7	-209.1	4,723.8	9,550.6
7b.1 Loans, Cash credit and Overdrafts	83,987.8	-374.9	-1,565.8	3.0	4,272.5	9,405.1
7b.2 Inland Bills – Purchased	203.1	-3.7	-59.4	-0.9	-56.0	16.5
7b.3 Discounted	1,353.1	-7.2	-97.7	-34.4	35.5	84.9
7b.4 Foreign Bills – Purchased	235.6	-12.8	-46.9	-27.4	-16.9	36.1
7b.5 Discounted	352.2	-35.9	-45.8	-62.8	-41.5	-9.9