

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 13, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,509.6	-104.1	-16.1	-104.1	126.3	-172.9
1.2 Borrowings from Banks	700.0	98.9	93.2	98.9	67.7	33.2
1.3 Other Demand and Time Liabilities	62.8	-5.1	17.1	-5.1	20.2	-12.9
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	113,777.3	-975.5	-2,193.5	-975.5	10,467.3	8,394.2
2.1a Growth (Per cent)		-0.9	-2.0	-0.9	11.0	8.0
2.1.1 Demand	11,901.5	-1,886.0	-1,940.9	-1,886.0	1,815.9	1,028.0
2.1.2 Time	101,875.7	910.4	-252.7	910.4	8,651.4	7,366.2
2.2 Borrowings	3,556.4	-97.5	25.3	-97.5	205.0	367.8
2.3 Other Demand and Time Liabilities	4,820.4	-784.7	-28.7	-784.7	-312.4	212.0
<b>3. Borrowings from Reserve Bank</b>	<b>522.3</b>	<b>-2,217.5</b>	<b>-199.7</b>	<b>-2,217.5</b>	<b>-921.6</b>	<b>503.9</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,084.6</b>	<b>-777.1</b>	<b>-891.2</b>	<b>-777.1</b>	<b>362.4</b>	<b>274.4</b>
4.1 Cash in hand	550.9	-53.9	-107.6	-53.9	-46.5	44.9
4.2 Balances with Reserve Bank	4,533.6	-723.2	-783.6	-723.2	408.9	229.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,013.1	14.2	11.9	14.2	80.3	301.1
5.2 Money at Call and Short Notice	241.2	46.9	130.6	46.9	-67.4	33.7
5.3 Advances to Banks	283.3	1.9	-24.4	1.9	99.0	-71.8
5.4 Other Assets	256.8	-35.1	-47.6	-35.1	-183.2	23.7
<b>6 Investments</b>	<b>33,966.7</b>	<b>649.6</b>	<b>1,291.9</b>	<b>649.6</b>	<b>4,555.7</b>	<b>2,365.2</b>
6.1a Growth (Per cent)		1.9	4.3	1.9	16.8	7.5
6.1 Government Securities	33,955.3	648.0	1,286.6	648.0	4,553.1	2,371.2
6.2 Other Approved Securities	11.4	1.6	5.3	1.6	2.6	-6.1
<b>7 Bank Credit</b>	<b>84,784.6</b>	<b>-1,722.2</b>	<b>-2,395.0</b>	<b>-1,722.2</b>	<b>3,701.0</b>	<b>8,764.9</b>
7.1a Growth (Per cent)		-2.0	-3.1	-2.0	5.1	11.5
7a.1 Food Credit	319.7	-100.2	-53.8	-100.2	-420.9	-165.7
7a.2 Non-food credit	84,464.9	-1,622.1	-2,341.1	-1,622.1	4,122.0	8,930.6
7b.1 Loans, Cash credit and Overdrafts	82,629.6	-1,615.7	-2,188.2	-1,615.7	3,855.8	8,669.4
7b.2 Inland Bills – Purchased	201.8	-2.4	-19.0	-2.4	-43.1	-25.2
7b.3 Discounted	1,324.0	-63.5	-126.5	-63.5	-100.9	84.5
7b.4 Foreign Bills – Purchased	248.5	-14.5	-27.6	-14.5	4.5	29.6
7b.5 Discounted	380.7	-26.2	-33.7	-26.2	-15.3	6.5