

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jun. 22, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,527.3	-3.5	-156.3	-88.3	136.5	-15.0
1.2 Borrowings from Banks	703.1	-118.8	-42.5	101.9	-73.8	172.1
1.3 Other Demand and Time Liabilities	186.7	81.2	8.9	121.5	-35.0	119.2
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	113,535.3	-548.2	-2,057.5	-725.2	10,083.9	8,016.2
2.1a Growth (Per cent)		-0.5	-1.9	-0.6	10.6	7.6
2.1.1 Demand	11,767.5	145.6	-1,663.5	-1,935.3	2,303.8	616.6
2.1.2 Time	101,767.8	-693.9	-393.9	1,210.1	7,780.1	7,399.6
2.2 Borrowings	3,834.4	51.6	-253.4	177.3	-45.1	924.6
2.3 Other Demand and Time Liabilities	4,780.4	-150.5	193.3	-808.3	14.8	-50.0
<b>3 Borrowings from Reserve Bank</b>	<b>998.9</b>	<b>500.9</b>	<b>-202.7</b>	<b>-1,740.9</b>	<b>-812.0</b>	<b>983.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,558.4</b>	<b>369.0</b>	<b>-703.8</b>	<b>-299.1</b>	<b>438.2</b>	<b>560.9</b>
4.1 Cash in hand	707.2	53.2	88.8	106.5	83.3	4.8
4.2 Balances with Reserve Bank	4,851.3	315.9	-792.6	-405.6	354.9	556.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,974.3	5.7	11.5	113.8	188.1	262.7
5.2 Money at Call and Short Notice	332.3	-9.5	152.5	149.8	-74.8	102.7
5.3 Advances to Banks	295.9	2.0	-52.4	13.8	64.6	-31.2
5.4 Other Assets	253.4	21.2	-44.1	-36.1	-60.7	16.8
<b>6 Investments</b>	<b>33,965.6</b>	<b>-491.7</b>	<b>1,887.0</b>	<b>781.1</b>	<b>4,733.9</b>	<b>1,769.1</b>
6.1a Growth (Per cent)		-1.4	6.2	2.4	17.2	5.5
6.1 Government Securities	33,955.1	-452.5	1,880.9	781.0	4,732.6	1,776.7
6.2 Other Approved Securities	10.6	-39.3	6.0	0.1	1.3	-7.6
<b>7 Bank Credit</b>	<b>86,164.0</b>	<b>225.6</b>	<b>-2,057.8</b>	<b>-90.2</b>	<b>4,077.3</b>	<b>9,807.1</b>
7.1a Growth (Per cent)		0.3	-2.6	-0.1	5.6	12.8
7a.1 Food Credit	625.4	-31.4	44.1	205.5	-420.4	42.0
7a.2 Non-food credit	85,538.7	257.0	-2,101.9	-295.7	4,497.7	9,765.2
7b.1 Loans, Cash credit and Overdrafts	84,029.0	251.4	-1,822.9	44.2	4,128.7	9,703.4
7b.2 Inland Bills – Purchased	197.9	-0.6	-48.7	-6.0	-56.4	0.6
7b.3 Discounted	1,338.1	-19.4	-104.0	-49.3	38.9	76.3
7b.4 Foreign Bills – Purchased	223.5	-13.9	-46.6	-39.5	-18.4	23.7
7b.5 Discounted	375.5	8.1	-35.5	-39.5	-15.5	3.1