

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 17, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,454.3	-16.0	-222.1	-161.3	12.8	-22.2
1.2 Borrowings from Banks	750.0	92.1	-20.5	148.8	-18.2	197.0
1.3 Other Demand and Time Liabilities	98.3	-13.1	14.2	33.1	19.9	25.4
2 Liabilities to Others						
2.1 Aggregate Deposits	115,111.9	-719.0	-1,292.3	851.4	9,501.8	8,827.6
2.1a Growth (Per cent)		-0.6	-1.2	0.7	9.8	8.3
2.1.1 Demand	11,798.2	-276.6	-1,777.3	-1,904.6	2,131.5	761.2
2.1.2 Time	103,313.8	-442.4	485.1	2,756.1	7,370.3	8,066.6
2.2 Borrowings	3,508.6	-155.7	-192.0	-148.5	-72.1	537.4
2.3 Other Demand and Time Liabilities	5,100.4	212.4	352.9	-488.3	218.5	110.4
3. Borrowings from Reserve Bank	694.0	54.3	-181.0	-2,045.8	-65.0	656.9
4 Cash in Hand and Balances with Reserve Bank	5,297.2	-139.8	-578.2	-560.3	617.9	174.0
4.1 Cash in hand	665.4	12.7	99.7	64.7	96.0	-48.0
4.2 Balances with Reserve Bank	4,631.8	-152.6	-677.9	-625.1	521.8	222.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,966.2	-36.4	58.4	105.7	326.7	207.7
5.2 Money at Call and Short Notice	257.5	37.9	165.4	75.0	8.6	15.1
5.3 Advances to Banks	376.4	-0.3	-82.0	94.3	32.7	78.9
5.4 Other Assets	244.4	-13.0	-70.6	-45.2	-98.4	34.3
6 Investments	35,091.6	81.9	2,719.0	1,907.0	4,931.3	2,063.0
6.1a Growth (Per cent)		0.2	9.0	5.7	17.6	6.2
6.1 Government Securities	35,070.3	87.7	2,712.4	1,896.3	4,929.2	2,060.4
6.2 Other Approved Securities	21.3	-5.8	6.5	10.8	2.1	2.6
7 Bank Credit	86,751.3	-36.0	-1,603.3	497.1	4,334.2	9,939.9
7.1a Growth (Per cent)		0.0	-2.0	0.6	6.0	12.9
7a.1 Food Credit	541.6	49.3	4.1	121.7	-491.8	-1.8
7a.2 Non-food credit	86,209.8	-85.3	-1,607.4	375.4	4,826.0	9,941.8
7b.1 Loans, Cash credit and Overdrafts	84,634.2	-14.2	-1,326.0	649.4	4,364.2	9,811.7
7b.2 Inland Bills – Purchased	196.2	-3.5	-60.3	-7.8	-37.2	10.5
7b.3 Discounted	1,333.9	-20.4	-117.8	-53.6	50.8	85.8
7b.4 Foreign Bills – Purchased	228.4	-6.8	-47.5	-34.6	-19.6	29.6
7b.5 Discounted	358.6	8.9	-51.7	-56.5	-24.0	2.3