

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jul. 6, 2018</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2017-18</b>	<b>2018-19</b>	<b>2017</b>	<b>2018</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,510.5	-16.8	-187.0	-105.1	140.9	-1.0
1.2 Borrowings from Banks	701.9	-1.2	-20.3	100.7	-63.2	148.7
1.3 Other Demand and Time Liabilities	72.9	-112.4	-14.5	7.7	-9.0	28.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	114,857.7	1,327.9	-1,559.9	597.2	9,819.7	8,841.1
2.1a Growth (Per cent)		1.2	-1.5	0.5	10.2	8.3
2.1.1 Demand	11,754.6	-8.7	-1,958.0	-1,948.2	2,286.7	898.3
2.1.2 Time	103,103.0	1,336.5	398.1	2,545.3	7,533.0	7,942.8
2.2 Borrowings	3,607.2	-238.1	-80.5	-49.9	109.2	524.5
2.3 Other Demand and Time Liabilities	4,812.7	36.4	52.0	-775.9	9.9	123.6
<b>3. Borrowings from Reserve Bank</b>	<b>553.5</b>	<b>-445.4</b>	<b>-190.7</b>	<b>-2,186.3</b>	<b>-583.6</b>	<b>526.1</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,468.4</b>	<b>-90.6</b>	<b>-751.9</b>	<b>-389.1</b>	<b>408.1</b>	<b>519.0</b>
4.1 Cash in hand	666.2	-41.5	49.3	65.6	6.1	3.3
4.2 Balances with Reserve Bank	4,802.2	-49.1	-801.2	-454.6	402.1	515.7
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,875.8	-97.4	37.3	15.2	218.9	138.4
5.2 Money at Call and Short Notice	248.8	-83.5	131.1	66.4	-91.9	40.7
5.3 Advances to Banks	365.6	69.2	-39.2	83.6	39.9	25.3
5.4 Other Assets	235.6	-18.1	-46.7	-54.0	-58.8	1.6
<b>6 Investments</b>	<b>34,725.8</b>	<b>760.2</b>	<b>2,284.4</b>	<b>1,541.3</b>	<b>4,765.0</b>	<b>2,131.7</b>
6.1a Growth (Per cent)		2.2	7.5	4.6	17.1	6.5
6.1 Government Securities	34,684.8	729.7	2,278.2	1,510.8	4,763.6	2,109.1
6.2 Other Approved Securities	41.0	30.4	6.2	30.5	1.4	22.6
<b>7 Bank Credit</b>	<b>86,600.8</b>	<b>456.6</b>	<b>-1,630.1</b>	<b>346.5</b>	<b>4,141.6</b>	<b>9,816.2</b>
7.1a Growth (Per cent)		0.5	-2.1	0.4	5.7	12.8
7a.1 Food Credit	591.4	-34.0	-19.8	171.5	-514.4	71.9
7a.2 Non-food credit	86,009.4	490.6	-1,610.3	175.1	4,656.0	9,744.3
7b.1 Loans, Cash credit and Overdrafts	84,396.3	385.0	-1,417.1	411.5	4,248.9	9,664.9
7b.2 Inland Bills – Purchased	207.7	9.8	-53.1	3.8	-59.3	14.9
7b.3 Discounted	1,360.3	23.3	-93.7	-27.2	14.4	88.1
7b.4 Foreign Bills – Purchased	248.4	24.9	-45.1	-14.6	-23.8	47.1
7b.5 Discounted	388.1	13.6	-21.1	-26.9	-38.6	1.3