

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
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	522.3	-2,217.5	-199.7	-2,217.5	-921.6	503.9
4 Cash in Hand and Balances with Reserve Bank	5,084.6	-777.1	-891.2	-777.1	362.4	274.4
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
5 Assets with the Banking System						
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
6 Investments	33,966.7	649.6	1,291.9	649.6	4,555.7	2,365.2
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
7 Bank Credit	84,784.6	-1,722.2	-2,395.0	-1,722.2	3,701.0	8,764.9
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