

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Jul. 6, 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	1,510.5	-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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	553.5	-445.4	-190.7	-2,186.3	-583.6	526.1
4 Cash in Hand and Balances with Reserve Bank	5,468.4	-90.6	-751.9	-389.1	408.1	519.0
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
5 Assets with the Banking System						
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
6 Investments	34,725.8	760.2	2,284.4	1,541.3	4,765.0	2,131.7
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
7 Bank Credit	86,600.8	456.6	-1,630.1	346.5	4,141.6	9,816.2
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