

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Sep. 14, 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	1,464.0	-20.9	-202.4	-151.6	20.4	-32.2
1.2 Borrowings from Banks	844.3	135.6	69.1	243.1	1.3	201.7
1.3 Other Demand and Time Liabilities	104.4	-51.3	25.4	39.2	21.6	20.4
2 Liabilities to Others						
2.1 Aggregate Deposits	115,707.5	-757.7	-1,019.3	1,447.0	9,174.5	9,150.3
2.1a Growth (Per cent)		-0.7	-0.9	1.3	9.4	8.6
2.1.1 Demand	11,878.6	-411.7	-1,659.8	-1,824.2	1,836.0	724.0
2.1.2 Time	103,828.9	-345.9	640.4	3,271.2	7,338.5	8,426.3
2.2 Borrowings	3,630.9	7.7	-231.3	-26.2	35.5	698.9
2.3 Other Demand and Time Liabilities	5,621.6	416.1	955.7	33.0	609.8	28.8
3. Borrowings from Reserve Bank	805.6	189.0	-51.4	-1,934.2	-85.5	638.9
4 Cash in Hand and Balances with Reserve Bank	5,511.3	47.0	-388.3	-346.2	763.0	198.2
4.1 Cash in hand	685.9	-23.8	73.3	85.3	63.3	-1.0
4.2 Balances with Reserve Bank	4,825.4	70.8	-461.6	-431.5	699.7	199.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,950.6	-7.6	53.4	90.1	158.8	197.2
5.2 Money at Call and Short Notice	365.5	50.7	250.2	183.0	12.2	38.3
5.3 Advances to Banks	344.6	5.1	-90.8	62.6	12.6	55.9
5.4 Other Assets	262.0	-1.9	-70.5	-27.6	-93.5	51.8
6 Investments	34,881.1	-165.9	2,909.4	1,696.5	4,962.5	1,662.0
6.1a Growth (Per cent)		-0.5	9.6	5.1	17.6	5.0
6.1 Government Securities	34,870.1	-164.5	2,903.2	1,696.1	4,961.1	1,669.4
6.2 Other Approved Securities	11.0	-1.4	6.2	0.5	1.3	-7.4
7 Bank Credit	87,988.1	180.6	-870.6	1,733.8	4,717.8	10,444.0
7.1a Growth (Per cent)		0.2	-1.1	2.0	6.5	13.5
7a.1 Food Credit	494.9	6.4	-5.5	75.0	-426.2	-38.9
7a.2 Non-food credit	87,493.2	174.3	-865.1	1,658.8	5,144.0	10,482.9
7b.1 Loans, Cash credit and Overdrafts	85,863.6	206.6	-602.1	1,878.8	4,675.9	10,317.2
7b.2 Inland Bills – Purchased	197.1	-1.5	-65.0	-6.8	-25.9	16.2
7b.3 Discounted	1,337.9	-22.1	-134.0	-49.6	76.6	106.0
7b.4 Foreign Bills – Purchased	222.7	-18.7	-36.8	-40.3	-4.7	13.1
7b.5 Discounted	366.9	16.3	-32.6	-48.1	-4.0	-8.4