

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 25, 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	1,529.8	2.9	-100.6	-85.8	127.8	-68.2
1.2 Borrowings from Banks	759.1	55.6	-38.4	157.9	-36.6	224.0
1.3 Other Demand and Time Liabilities	160.0	75.3	-12.3	94.9	-64.9	113.7
2 Liabilities to Others						
2.1 Aggregate Deposits	113,970.9	45.9	-2,580.9	-289.6	9,854.8	8,975.3
2.1a Growth (Per cent)		0.0	-2.4	-0.3	10.4	8.5
2.1.1 Demand	11,782.4	108.1	-2,038.0	-1,920.5	2,020.6	1,006.0
2.1.2 Time	102,188.5	-62.3	-542.9	1,630.8	7,834.1	7,969.2
2.2 Borrowings	3,661.2	67.8	-137.7	4.1	76.2	635.7
2.3 Other Demand and Time Liabilities	4,889.0	-15.9	399.7	-699.7	241.2	-147.9
3. Borrowings from Reserve Bank	581.8	179.4	-195.3	-2,158.0	-934.6	558.9
4 Cash in Hand and Balances with Reserve Bank	5,384.6	164.9	-725.0	-472.9	498.1	408.3
4.1 Cash in hand	676.1	25.3	33.3	75.5	8.1	29.2
4.2 Balances with Reserve Bank	4,708.5	139.7	-758.2	-548.3	490.0	379.0
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,101.7	59.5	45.4	241.2	168.9	356.2
5.2 Money at Call and Short Notice	300.7	89.6	58.9	118.2	-121.8	164.7
5.3 Advances to Banks	299.7	2.1	-29.4	17.7	91.8	-50.4
5.4 Other Assets	276.2	-0.4	-58.4	-13.4	-174.7	53.9
6 Investments	33,827.1	-174.5	1,810.1	642.6	4,798.0	1,707.4
6.1a Growth (Per cent)		-0.5	6.0	1.9	17.6	5.3
6.1 Government Securities	33,816.5	-171.7	1,804.6	642.4	4,796.5	1,714.4
6.2 Other Approved Securities	10.6	-2.7	5.5	0.2	1.6	-7.0
7 Bank Credit	85,639.9	159.8	-2,720.1	-614.4	3,430.2	9,945.3
7.1a Growth (Per cent)		0.2	-3.5	-0.7	4.7	13.1
7a.1 Food Credit	529.1	-51.1	67.7	109.2	-499.6	-77.9
7a.2 Non-food credit	85,110.8	210.9	-2,787.8	-723.6	3,929.8	10,023.2
7b.1 Loans, Cash credit and Overdrafts	83,489.6	119.1	-2,462.0	-495.1	3,525.3	9,803.2
7b.2 Inland Bills – Purchased	191.4	-2.1	-37.4	-12.6	-59.1	-17.2
7b.3 Discounted	1,352.4	21.2	-118.5	-35.0	-2.6	105.0
7b.4 Foreign Bills – Purchased	235.1	23.4	-51.9	-27.9	-12.7	40.6
7b.5 Discounted	371.4	-1.7	-50.2	-43.7	-20.8	13.6