

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Apr. 27, 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	1,522.6	21.4	–34.6	–91.2	126.3	–141.4
1.2 Borrowings from Banks	784.8	87.4	114.2	183.8	47.8	97.2
1.3 Other Demand and Time Liabilities	180.7	117.9	–20.5	112.7	–44.3	142.5
2 Liabilities to Others						
2.1 Aggregate Deposits	114,307.9	510.3	–1,932.5	–445.0	10,390.9	8,663.8
2.1a Growth (Per cent)		0.4	–1.8	–0.4	10.9	8.2
2.1.1 Demand	12,262.5	352.9	–1,637.2	–1,525.0	2,139.5	1,085.4
2.1.2 Time	102,045.4	157.5	–295.2	1,080.0	8,251.3	7,578.4
2.2 Borrowings	3,543.3	7.0	–178.4	–110.5	25.2	558.5
2.3 Other Demand and Time Liabilities	4,994.3	178.6	–10.9	–610.8	–180.4	368.1
3. Borrowings from Reserve Bank	475.8	–46.6	–199.9	–2,264.0	–868.3	457.5
4 Cash in Hand and Balances with Reserve Bank	5,594.7	510.5	–619.8	–266.9	478.1	513.2
4.1 Cash in hand	694.1	143.5	–14.2	89.3	–21.3	94.7
4.2 Balances with Reserve Bank	4,900.6	367.0	–605.6	–356.2	499.4	418.5
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,032.4	19.4	55.9	33.5	150.9	276.4
5.2 Money at Call and Short Notice	432.0	186.7	93.7	237.6	–154.8	261.3
5.3 Advances to Banks	288.9	5.6	–24.2	7.4	94.5	–66.5
5.4 Other Assets	260.1	8.4	–63.4	–31.8	–164.5	42.8
6 Investments	33,698.7	–256.7	1,521.1	381.6	4,905.1	1,868.0
6.1a Growth (Per cent)		–0.8	5.0	1.1	18.2	5.9
6.1 Government Securities	33,687.7	–256.4	1,514.8	380.4	4,902.0	1,875.4
6.2 Other Approved Securities	11.1	–0.3	6.4	1.3	3.0	–7.5
7 Bank Credit	85,385.7	622.9	–2,590.8	–1,121.1	3,501.0	9,561.8
7.1a Growth (Per cent)		0.7	–3.3	–1.3	4.8	12.6
7a.1 Food Credit	520.4	200.6	17.5	100.5	–483.9	–36.5
7a.2 Non–food credit	84,865.4	422.3	–2,608.3	–1,221.6	3,984.8	9,598.3
7b.1 Loans, Cash credit and Overdrafts	83,258.9	651.1	–2,364.9	–986.4	3,616.8	9,475.3
7b.2 Inland Bills – Purchased	198.1	–3.8	–29.4	–6.1	–50.5	–18.6
7b.3 Discounted	1,330.3	6.4	–114.7	–57.1	–24.6	79.1
7b.4 Foreign Bills – Purchased	222.2	–26.3	–36.3	–40.9	–16.3	12.1
7b.5 Discounted	376.3	–4.4	–45.5	–30.6	–24.5	13.8