

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Aug. 31, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,481.1	26.2	-222.5	-134.5	16.7	5.0
1.2 Borrowings from Banks	698.7	-51.2	46.4	97.5	16.2	78.8
1.3 Other Demand and Time Liabilities	159.5	61.2	25.9	94.3	29.8	75.0
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	116,458.7	1,347.0	-615.6	2,198.2	8,901.2	9,497.7
2.1a Growth (Per cent)		1.2	-0.6	1.9	9.1	8.9
2.1.1 Demand	12,291.3	492.2	-1,721.7	-1,411.5	1,859.3	1,198.6
2.1.2 Time	104,167.4	854.7	1,106.1	3,609.7	7,041.9	8,299.1
2.2 Borrowings	3,622.7	114.2	-61.7	-34.4	169.4	521.2
2.3 Other Demand and Time Liabilities	5,265.6	163.3	528.2	-323.1	113.2	100.3
<b>3. Borrowings from Reserve Bank</b>	<b>616.6</b>	<b>-77.4</b>	<b>-191.7</b>	<b>-2,123.2</b>	<b>-137.9</b>	<b>590.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,465.2</b>	<b>167.2</b>	<b>-658.9</b>	<b>-392.3</b>	<b>293.9</b>	<b>422.8</b>
4.1 Cash in hand	710.6	44.4	126.6	110.0	155.5	-29.6
4.2 Balances with Reserve Bank	4,754.6	122.8	-785.5	-502.3	138.4	452.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,960.6	-6.1	21.2	100.1	167.7	239.3
5.2 Money at Call and Short Notice	312.8	56.4	198.9	130.4	9.7	36.9
5.3 Advances to Banks	339.5	-36.9	-87.4	57.5	23.4	47.4
5.4 Other Assets	265.7	21.6	-53.2	-23.9	-98.5	38.2
<b>6 Investments</b>	<b>35,043.2</b>	<b>-48.4</b>	<b>3,044.1</b>	<b>1,858.6</b>	<b>4,703.6</b>	<b>1,689.4</b>
6.1a Growth (Per cent)		-0.1	10.0	5.6	16.4	5.1
6.1 Government Securities	35,030.8	-39.5	3,038.2	1,856.8	4,702.0	1,695.2
6.2 Other Approved Securities	12.3	-8.9	5.9	1.9	1.6	-5.8
<b>7 Bank Credit</b>	<b>87,892.6</b>	<b>1,160.9</b>	<b>-972.3</b>	<b>1,638.3</b>	<b>4,471.6</b>	<b>10,450.2</b>
7.1a Growth (Per cent)		1.3	-1.2	1.9	6.1	13.5
7a.1 Food Credit	488.5	-53.0	-39.2	68.7	-510.5	-11.5
7a.2 Non-food credit	87,404.0	1,214.0	-933.1	1,569.7	4,982.1	10,461.7
7b.1 Loans, Cash credit and Overdrafts	85,739.7	1,127.9	-705.9	1,754.9	4,456.1	10,297.1
7b.2 Inland Bills – Purchased	198.6	2.5	-61.4	-5.3	-33.5	14.1
7b.3 Discounted	1,361.1	25.8	-125.3	-26.4	69.6	120.5
7b.4 Foreign Bills – Purchased	240.4	10.6	-32.1	-22.7	-2.4	26.1
7b.5 Discounted	352.8	-5.8	-47.6	-62.3	-18.2	-7.6