

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	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