

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	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
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