

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Aug. 3, 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	1,470.5	-13.2	-126.9	-145.1	116.4	-101.2
1.2 Borrowings from Banks	657.9	-21.3	36.5	56.7	-8.4	47.9
1.3 Other Demand and Time Liabilities	111.4	7.4	0.3	46.2	-14.6	52.5
2 Liabilities to Others						
2.1 Aggregate Deposits	115,830.6	1,459.1	-535.4	1,570.1	9,967.5	8,789.5
2.1a Growth (Per cent)		1.3	-0.5	1.4	10.3	8.2
2.1.1 Demand	12,074.3	452.3	-1,653.3	-1,628.6	2,231.1	913.2
2.1.2 Time	103,756.3	1,006.9	1,117.9	3,198.6	7,736.4	7,876.2
2.2 Borrowings	3,664.3	138.1	-230.7	7.2	90.6	731.8
2.3 Other Demand and Time Liabilities	4,912.8	249.0	227.9	-675.9	-41.3	47.7
3. Borrowings from Reserve Bank	639.7	-106.6	-164.8	-2,100.1	-195.4	586.3
4 Cash in Hand and Balances with Reserve Bank	5,436.7	-71.1	-655.3	-420.8	446.9	390.7
4.1 Cash in hand	652.4	-23.2	36.0	51.7	56.3	2.8
4.2 Balances with Reserve Bank	4,784.4	-48.0	-691.3	-472.5	390.6	387.9
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,002.6	75.5	41.8	142.0	214.8	260.7
5.2 Money at Call and Short Notice	219.6	-8.5	206.4	37.2	5.3	-63.8
5.3 Advances to Banks	376.1	-0.1	-48.5	94.0	67.8	45.0
5.4 Other Assets	257.3	-4.1	-66.1	-32.2	-88.6	42.7
6 Investments	35,009.2	335.8	2,539.7	1,824.7	4,374.0	2,159.9
6.1a Growth (Per cent)		1.0	8.4	5.5	15.4	6.6
6.1 Government Securities	34,982.2	359.3	2,527.2	1,808.1	4,366.0	2,157.4
6.2 Other Approved Securities	27.1	-23.5	12.4	16.6	7.9	2.5
7 Bank Credit	86,797.5	700.1	-1,395.4	543.3	4,336.9	9,778.3
7.1a Growth (Per cent)		0.8	-1.8	0.6	6.0	12.7
7a.1 Food Credit	492.3	-14.1	12.0	72.4	-495.0	-59.0
7a.2 Non-food credit	86,305.2	714.3	-1,407.4	470.9	4,831.9	9,837.3
7b.1 Loans, Cash credit and Overdrafts	84,656.6	702.6	-1,141.7	671.8	4,409.8	9,649.9
7b.2 Inland Bills – Purchased	199.7	-3.3	-60.2	-4.2	-49.0	13.9
7b.3 Discounted	1,355.2	2.7	-96.0	-32.2	36.0	85.4
7b.4 Foreign Bills – Purchased	231.5	-4.1	-47.1	-31.5	-25.0	32.2
7b.5 Discounted	354.5	2.2	-50.3	-60.6	-34.8	-3.1