

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Oct. 12, 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	1,437.6	-48.9	-273.3	-178.0	-116.3	12.3
1.2 Borrowings from Banks	788.4	27.0	61.9	187.1	23.7	153.0
1.3 Other Demand and Time Liabilities	124.0	10.7	41.8	58.8	52.1	23.5
2 Liabilities to Others						
2.1 Aggregate Deposits	117,859.8	-138.7	681.4	3,599.3	9,150.6	9,601.9
2.1a Growth (Per cent)		-0.1	0.6	3.2	9.2	8.9
2.1.1 Demand	12,088.0	-1,008.0	-1,470.3	-1,614.9	2,145.6	743.9
2.1.2 Time	105,771.8	869.1	2,151.7	5,214.1	7,005.1	8,857.9
2.2 Borrowings	3,716.5	-33.7	-44.6	59.4	147.4	597.9
2.3 Other Demand and Time Liabilities	4,819.7	-205.8	-131.6	-769.0	-136.5	314.1
3. Borrowings from Reserve Bank	1,170.7	-625.5	-176.1	-1,569.1	-399.1	1,128.7
4 Cash in Hand and Balances with Reserve Bank	5,448.2	-328.2	-603.3	-409.4	415.0	350.1
4.1 Cash in hand	709.3	-15.8	136.4	108.6	91.5	-40.7
4.2 Balances with Reserve Bank	4,738.9	-312.4	-739.7	-518.0	323.5	390.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	1,981.6	97.2	12.3	121.1	-50.3	269.2
5.2 Money at Call and Short Notice	349.5	25.4	235.0	167.0	5.0	37.5
5.3 Advances to Banks	357.8	-30.0	-122.3	75.8	-40.8	100.6
5.4 Other Assets	251.7	2.3	-73.3	-37.9	-115.8	44.3
6 Investments	34,949.5	469.6	3,207.3	1,765.0	4,782.2	1,432.6
6.1a Growth (Per cent)		1.4	10.6	5.3	16.6	4.3
6.1 Government Securities	34,940.1	477.0	3,202.3	1,766.0	4,780.6	1,440.3
6.2 Other Approved Securities	9.5	-7.4	5.0	-1.0	1.6	-7.7
7 Bank Credit	89,931.5	114.8	225.6	3,677.2	5,302.3	11,291.3
7.1a Growth (Per cent)		0.1	0.3	4.3	7.2	14.4
7a.1 Food Credit	455.3	-21.4	-53.5	35.4	-435.0	-30.5
7a.2 Non-food credit	89,476.2	136.2	279.1	3,641.9	5,737.2	11,321.8
7b.1 Loans, Cash credit and Overdrafts	87,699.1	154.2	418.9	3,714.4	5,233.5	11,131.8
7b.2 Inland Bills – Purchased	206.5	3.9	-61.8	2.6	-27.8	22.3
7b.3 Discounted	1,420.5	2.7	-106.9	33.1	58.7	161.5
7b.4 Foreign Bills – Purchased	237.7	-18.0	-12.2	-25.4	10.3	3.5
7b.5 Discounted	367.6	-28.1	-12.5	-47.4	27.5	-27.9