

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 15 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2018	2019
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,581.9	-15.7	-262.3	-33.7	-189.5	145.6
1.2 Borrowings from Banks	819.1	57.6	143.2	217.9	195.0	102.4
1.3 Other Demand and Time Liabilities	87.8	-17.2	15.4	22.6	35.3	13.8
2 Liabilities to Others						
2.1 Aggregate Deposits	121,211.8	-15.3	2,446.2	6,951.3	5,624.6	11,189.0
2.1a Growth (Per cent)		-0.0	2.3	6.1	5.4	10.2
2.1.1 Demand	12,877.2	438.2	-1,536.7	-825.6	701.2	1,599.5
2.1.2 Time	108,334.6	-453.3	3,982.9	7,777.0	4,923.4	9,589.5
2.2 Borrowings	3,611.7	16.2	436.8	-45.4	232.8	11.6
2.3 Other Demand and Time Liabilities	5,182.1	96.5	428.5	-406.5	263.0	116.5
3. Borrowings from Reserve Bank	1,245.3	246.8	442.8	-1,494.5	532.6	584.4
4 Cash in Hand and Balances with Reserve Bank	5,599.1	-61.1	-588.5	-258.4	259.0	486.3
4.1 Cash in hand	680.7	4.8	-5.1	80.0	37.1	72.2
4.2 Balances with Reserve Bank	4,918.4	-65.9	-583.4	-338.4	221.9	414.1
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,175.4	61.9	119.9	314.8	166.5	355.4
5.2 Money at Call and Short Notice	288.3	17.6	151.0	105.8	94.1	60.2
5.3 Advances to Banks	304.5	-11.8	-101.5	22.4	-53.0	26.4
5.4 Other Assets	385.6	32.1	-36.1	96.0	-95.7	141.0
6 Investments	33,543.0	-38.2	3,718.4	358.4	751.1	-485.1
6.1a Growth (Per cent)		-0.1	12.3	1.1	2.3	-1.4
6.1 Government Securities	33,531.0	-26.8	3,716.4	357.0	755.7	-482.9
6.2 Other Approved Securities	12.0	-11.4	2.0	1.5	-4.6	-2.2
7 Bank Credit	94,034.9	-260.4	3,817.4	7,780.7	7,643.6	11,802.8
7.1a Growth (Per cent)		-0.3	4.9	9.0	10.2	14.4
7a.1 Food Credit	617.4	-59.9	-63.8	197.5	-579.9	141.9
7a.2 Non-food credit	93,417.5	-200.5	3,881.2	7,583.2	8,223.5	11,661.0
7b.1 Loans, Cash credit and Overdrafts	91,748.1	-297.7	3,965.7	7,763.3	7,558.9	11,633.9
7b.2 Inland Bills – Purchased	224.0	6.7	-66.1	20.1	-23.9	44.1
7b.3 Discounted	1,448.7	9.1	-58.2	61.2	82.1	140.9
7b.4 Foreign Bills – Purchased	240.5	10.3	-7.0	-22.6	12.2	1.0
7b.5 Discounted	373.7	11.3	-17.0	-41.3	14.2	-17.2