

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Jan. 18, 2019</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
				<b>2017-18</b>	<b>2018-19</b>	<b>2018</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,588.7	2.2	-231.0	-26.9	-208.9	121.1
1.2 Borrowings from Banks	831.1	114.0	186.9	229.9	176.9	70.7
1.3 Other Demand and Time Liabilities	148.1	-15.6	80.1	82.9	101.4	9.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	119,864.6	-473.0	1,697.9	5,604.1	4,823.3	10,590.2
2.1a Growth (Per cent)		-0.4	1.6	4.9	4.6	9.7
2.1.1 Demand	12,172.2	-166.5	-1,693.0	-1,530.7	575.9	1,050.8
2.1.2 Time	107,692.4	-306.4	3,390.9	7,134.7	4,247.4	9,539.4
2.2 Borrowings	3,614.7	-54.9	389.2	-42.3	268.6	62.3
2.3 Other Demand and Time Liabilities	4,902.5	110.0	155.2	-686.2	-28.3	110.2
<b>3. Borrowings from Reserve Bank</b>	<b>1,050.0</b>	<b>-124.8</b>	<b>308.2</b>	<b>-1,689.8</b>	<b>367.5</b>	<b>523.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,702.4</b>	<b>202.8</b>	<b>-549.8</b>	<b>-155.1</b>	<b>200.6</b>	<b>550.9</b>
4.1 Cash in hand	686.0	11.3	14.7	85.3	-2.7	57.7
4.2 Balances with Reserve Bank	5,016.5	191.6	-564.5	-240.4	203.2	493.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,195.8	-17.2	110.5	335.2	56.0	385.2
5.2 Money at Call and Short Notice	323.9	83.4	224.3	141.5	145.5	22.6
5.3 Advances to Banks	324.8	8.9	-109.6	42.8	-38.8	54.9
5.4 Other Assets	345.2	44.4	-65.5	55.6	-144.9	129.9
<b>6 Investments</b>	<b>33,622.7</b>	<b>-238.5</b>	<b>3,326.2</b>	<b>438.2</b>	<b>-2,089.4</b>	<b>-13.1</b>
6.1a Growth (Per cent)		-0.7	11.0	1.3	-5.8	-0.0
6.1 Government Securities	33,608.3	-220.5	3,323.4	434.2	-2,081.5	-12.7
6.2 Other Approved Securities	14.5	-18.0	2.8	4.0	-8.0	-0.5
<b>7 Bank Credit</b>	<b>93,316.9</b>	<b>-57.6</b>	<b>3,005.4</b>	<b>7,062.7</b>	<b>7,524.8</b>	<b>11,896.8</b>
7.1a Growth (Per cent)		-0.1	3.8	8.2	10.2	14.6
7a.1 Food Credit	709.5	-13.9	46.8	289.6	-454.1	123.4
7a.2 Non-food credit	92,607.4	-43.6	2,958.6	6,773.1	7,978.9	11,773.4
7b.1 Loans, Cash credit and Overdrafts	91,082.1	-46.6	3,166.7	7,097.3	7,444.5	11,766.9
7b.2 Inland Bills – Purchased	208.7	2.2	-63.7	4.8	-18.3	26.5
7b.3 Discounted	1,420.9	-2.7	-82.1	33.5	87.7	137.1
7b.4 Foreign Bills – Purchased	226.5	4.9	2.5	-36.5	16.9	-22.4
7b.5 Discounted	378.6	-15.3	-18.0	-36.4	-6.0	-11.3