

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Oct. 26, 2018</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>2017</b>	<b>2018</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,457.3	20.6	-266.8	-158.3	-147.8	25.5
1.2 Borrowings from Banks	767.2	-27.1	6.7	166.0	-10.5	187.0
1.3 Other Demand and Time Liabilities	143.9	20.8	57.7	78.7	39.2	27.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	117,711.2	-150.5	399.0	3,450.7	8,657.6	9,735.6
2.1a Growth (Per cent)		-0.1	0.4	3.0	8.7	9.0
2.1.1 Demand	12,369.9	289.6	-1,407.4	-1,332.9	2,064.3	962.9
2.1.2 Time	105,341.3	-440.0	1,806.4	4,783.6	6,593.4	8,772.7
2.2 Borrowings	3,714.7	-1.8	67.9	57.6	219.8	483.6
2.3 Other Demand and Time Liabilities	4,918.5	113.3	36.7	-670.1	-146.5	244.7
<b>3. Borrowings from Reserve Bank</b>	<b>1,326.1</b>	<b>155.4</b>	<b>109.3</b>	<b>-1,413.7</b>	<b>-197.7</b>	<b>998.7</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,511.0</b>	<b>62.9</b>	<b>-570.4</b>	<b>-346.5</b>	<b>291.8</b>	<b>380.0</b>
4.1 Cash in hand	763.4	54.1	146.8	162.7	105.3	3.0
4.2 Balances with Reserve Bank	4,747.6	8.7	-717.1	-509.3	186.5	377.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,965.5	-15.3	57.1	105.0	45.8	208.4
5.2 Money at Call and Short Notice	296.1	-53.4	199.0	113.6	-10.4	20.1
5.3 Advances to Banks	343.8	-14.0	-133.3	61.8	-48.9	97.6
5.4 Other Assets	255.6	2.1	-48.7	-34.0	-90.6	23.5
<b>6 Investments</b>	<b>34,358.6</b>	<b>-590.6</b>	<b>2,992.9</b>	<b>1,174.1</b>	<b>4,470.7</b>	<b>1,056.1</b>
6.1a Growth (Per cent)		-1.7	9.9	3.5	15.5	3.2
6.1 Government Securities	34,348.8	-591.0	2,987.4	1,174.7	4,470.9	1,063.9
6.2 Other Approved Securities	9.8	0.4	5.5	-0.6	-0.2	-7.8
<b>7 Bank Credit</b>	<b>90,337.4</b>	<b>407.4</b>	<b>431.8</b>	<b>4,083.2</b>	<b>5,002.3</b>	<b>11,491.0</b>
7.1a Growth (Per cent)		0.5	0.6	4.7	6.8	14.6
7a.1 Food Credit	550.3	95.1	83.0	130.5	-400.0	-71.9
7a.2 Non-food credit	89,787.1	312.3	348.8	3,952.7	5,402.3	11,562.9
7b.1 Loans, Cash credit and Overdrafts	88,125.8	427.8	683.7	4,141.0	5,009.5	11,293.6
7b.2 Inland Bills – Purchased	204.6	-1.9	-66.0	0.7	-30.4	24.7
7b.3 Discounted	1,400.0	-20.6	-131.7	12.5	22.0	165.7
7b.4 Foreign Bills – Purchased	241.7	4.2	-22.0	-21.3	5.1	17.4
7b.5 Discounted	365.3	-2.2	-32.1	-49.7	-3.9	-10.5