

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 21, 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	1,498.1	15.3	-271.3	-117.4	-318.8	70.9
1.2 Borrowings from Banks	938.0	197.3	137.7	336.7	173.0	226.8
1.3 Other Demand and Time Liabilities	94.2	-37.6	54.3	29.1	14.7	-18.7
2 Liabilities to Others						
2.1 Aggregate Deposits	118,182.1	-664.2	632.2	3,921.6	3,510.7	9,973.4
2.1a Growth (Per cent)		-0.6	0.6	3.4	3.4	9.2
2.1.1 Demand	11,898.4	-110.1	-1,474.8	-1,804.4	554.3	558.8
2.1.2 Time	106,283.7	-554.1	2,107.0	5,726.0	2,956.3	9,414.5
2.2 Borrowings	3,577.6	162.4	56.1	-79.5	-171.0	358.3
2.3 Other Demand and Time Liabilities	5,375.0	292.6	334.5	-213.7	-114.5	403.3
3. Borrowings from Reserve Bank	1,779.9	879.7	985.1	-959.9	1,076.7	576.7
4 Cash in Hand and Balances with Reserve Bank	5,513.0	44.7	-513.1	-344.5	-521.3	324.8
4.1 Cash in hand	691.9	-33.3	97.9	91.3	-686.4	-19.6
4.2 Balances with Reserve Bank	4,821.1	78.0	-611.0	-435.7	165.1	344.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,166.1	110.5	-1.2	305.6	-146.1	467.2
5.2 Money at Call and Short Notice	334.9	40.5	191.8	152.5	54.6	66.1
5.3 Advances to Banks	315.0	4.2	-134.1	33.0	-73.8	69.6
5.4 Other Assets	298.5	19.0	-72.4	8.9	-144.4	90.2
6 Investments	33,479.2	-1,039.4	3,025.5	294.7	-2,714.9	144.1
6.1a Growth (Per cent)		-3.0	10.0	0.9	-7.5	0.4
6.1 Government Securities	33,465.7	-1,040.8	3,019.6	291.7	-2,701.6	148.6
6.2 Other Approved Securities	13.5	1.4	5.9	3.0	-13.4	-4.5
7 Bank Credit	92,877.5	814.9	2,268.0	6,623.2	7,508.8	12,194.8
7.1a Growth (Per cent)		0.9	2.9	7.7	10.3	15.1
7a.1 Food Credit	773.4	-21.0	125.2	353.5	-386.2	109.0
7a.2 Non-food credit	92,104.1	836.0	2,142.8	6,269.7	7,894.9	12,085.8
7b.1 Loans, Cash credit and Overdrafts	90,718.3	779.0	2,431.8	6,733.5	7,400.5	12,138.1
7b.2 Inland Bills – Purchased	193.2	-1.3	-55.6	-10.8	-5.1	2.8
7b.3 Discounted	1,380.6	23.6	-75.9	-6.9	93.4	90.6
7b.4 Foreign Bills – Purchased	226.4	0.4	-17.0	-36.6	6.5	-3.0
7b.5 Discounted	359.0	13.3	-15.2	-56.0	13.5	-33.8