

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Nov. 23, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,475.4	-2.9	-318.7	-140.2	-513.3	95.5
1.2 Borrowings from Banks	678.6	-44.3	45.7	77.4	118.5	59.4
1.3 Other Demand and Time Liabilities	96.4	-24.6	94.4	31.2	112.6	-56.6
2 Liabilities to Others						
2.1 Aggregate Deposits	118,135.8	-121.9	371.7	3,875.3	3,101.6	10,187.5
2.1a Growth (Per cent)		-0.1	0.3	3.4	3.0	9.4
2.1.1 Demand	12,261.1	93.4	-1,682.1	-1,441.7	361.2	1,128.8
2.1.2 Time	105,874.7	-215.2	2,053.8	5,317.1	2,740.5	9,058.8
2.2 Borrowings	3,485.9	-13.9	33.9	-171.2	-74.9	288.8
2.3 Other Demand and Time Liabilities	5,132.3	189.1	114.7	-456.4	-207.6	380.4
3. Borrowings from Reserve Bank	1,445.7	379.1	344.6	-1,294.1	532.0	883.0
4 Cash in Hand and Balances with Reserve Bank	5,528.2	-11.0	-649.6	-329.3	-1,783.9	476.4
4.1 Cash in hand	762.4	27.9	72.2	161.8	-1,976.9	76.6
4.2 Balances with Reserve Bank	4,765.7	-38.9	-721.8	-491.1	193.0	399.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,065.9	-36.9	-22.5	205.3	-115.2	388.2
5.2 Money at Call and Short Notice	219.8	-28.8	267.4	37.3	213.5	-124.7
5.3 Advances to Banks	332.3	8.7	-129.7	50.3	-63.7	82.4
5.4 Other Assets	258.5	1.6	-61.9	-31.1	-225.1	39.6
6 Investments	34,261.6	-169.7	3,178.8	1,077.1	1,147.2	773.2
6.1a Growth (Per cent)		-0.5	10.5	3.2	3.5	2.3
6.1 Government Securities	34,250.9	-166.8	3,171.5	1,076.8	1,149.1	781.9
6.2 Other Approved Securities	10.7	-2.9	7.3	0.3	-1.9	-8.7
7 Bank Credit	91,322.8	208.4	932.5	5,068.5	6,729.6	11,975.6
7.1a Growth (Per cent)		0.2	1.2	5.9	9.3	15.1
7a.1 Food Credit	722.9	117.4	204.5	303.0	-174.1	-20.9
7a.2 Non-food credit	90,599.9	91.0	728.0	4,765.5	6,903.7	11,996.5
7b.1 Loans, Cash credit and Overdrafts	89,204.4	270.9	1,132.7	5,219.6	6,636.0	11,923.2
7b.2 Inland Bills – Purchased	197.0	-0.9	-63.4	-6.9	-13.3	14.5
7b.3 Discounted	1,343.1	-33.8	-90.1	-44.4	84.1	67.2
7b.4 Foreign Bills – Purchased	244.5	-13.2	-18.3	-18.5	12.2	16.4
7b.5 Discounted	333.8	-14.6	-28.4	-81.3	10.7	-45.7