

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Feb. 1 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>2019</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	1,597.6	8.9	-252.1	-18.0	-190.9	151.1
1.2 Borrowings from Banks	761.5	-70.4	127.7	160.2	189.4	60.3
1.3 Other Demand and Time Liabilities	105.0	-43.2	-1.3	39.8	14.9	47.6
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	121,227.6	1,367.9	2,999.3	6,967.1	5,472.2	10,651.7
2.1a Growth (Per cent)		1.1	2.8	6.1	5.2	9.6
2.1.1 Demand	12,439.4	271.2	-1,420.7	-1,263.5	770.5	1,045.7
2.1.2 Time	108,788.2	1,096.6	4,420.1	8,230.5	4,701.7	9,606.0
2.2 Borrowings	3,601.2	-14.8	406.0	-55.9	369.3	32.1
2.3 Other Demand and Time Liabilities	5,085.2	186.8	375.5	-503.5	27.0	72.6
<b>3. Borrowings from Reserve Bank</b>	<b>998.5</b>	<b>-51.5</b>	<b>472.1</b>	<b>-1,741.3</b>	<b>559.5</b>	<b>308.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,659.5</b>	<b>-43.2</b>	<b>-663.5</b>	<b>-198.1</b>	<b>87.1</b>	<b>621.6</b>
4.1 Cash in hand	675.1	-11.1	0.8	74.5	40.4	60.7
4.2 Balances with Reserve Bank	4,984.3	-32.1	-664.4	-272.5	46.6	561.0
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,113.4	-81.1	111.6	252.9	77.1	301.8
5.2 Money at Call and Short Notice	273.4	-50.3	143.1	90.9	75.2	53.3
5.3 Advances to Banks	316.3	-9.2	-101.0	34.3	-45.4	37.8
5.4 Other Assets	353.5	8.2	-55.8	63.9	-161.6	128.7
<b>6 Investments</b>	<b>33,581.2</b>	<b>-53.1</b>	<b>3,792.6</b>	<b>396.7</b>	<b>-550.9</b>	<b>-521.0</b>
6.1a Growth (Per cent)		-0.2	12.5	1.2	-1.6	-1.5
6.1 Government Securities	33,557.8	-62.0	3,791.1	383.8	-545.0	-530.8
6.2 Other Approved Securities	23.4	8.9	1.4	12.9	-5.9	9.8
<b>7 Bank Credit</b>	<b>94,298.5</b>	<b>972.9</b>	<b>3,920.1</b>	<b>8,044.2</b>	<b>7,875.1</b>	<b>11,963.7</b>
7.1a Growth (Per cent)		1.0	5.0	9.3	10.6	14.5
7a.1 Food Credit	677.3	-32.2	-15.5	257.4	-549.8	153.5
7a.2 Non-food credit	93,621.2	1,005.1	3,935.6	7,786.8	8,424.8	11,810.2
7b.1 Loans, Cash credit and Overdrafts	92,047.8	956.3	4,088.8	8,063.1	7,817.3	11,810.6
7b.2 Inland Bills – Purchased	217.3	8.0	-64.2	13.4	-26.8	35.5
7b.3 Discounted	1,440.0	20.0	-74.1	52.5	83.1	148.2
7b.4 Foreign Bills – Purchased	230.2	4.0	-9.2	-32.9	1.6	-7.1
7b.5 Discounted	363.2	-15.5	-21.3	-51.9	-0.1	-23.5