

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

| <i>Item</i> | Outstanding as on Feb. 1 2019 | Variation over | | | | |
|--|-------------------------------------|----------------|-----------------------|-----------------|----------------|-----------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2017-18 | 2018-19 | 2018 | 2019 |
| | | | 1 | 2 | 3 | 4 |
| 1 Liabilities to the Banking System | | | | | | |
| 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 |
| 2 Liabilities to Others | | | | | | |
| 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 |
| 3. Borrowings from Reserve Bank | 998.5 | -51.5 | 472.1 | -1,741.3 | 559.5 | 308.3 |
| 4 Cash in Hand and Balances with Reserve Bank | 5,659.5 | -43.2 | -663.5 | -198.1 | 87.1 | 621.6 |
| 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 |
| 5 Assets with the Banking System | | | | | | |
| 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 |
| 6 Investments | 33,581.2 | -53.1 | 3,792.6 | 396.7 | -550.9 | -521.0 |
| 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 |
| 7 Bank Credit | 94,298.5 | 972.9 | 3,920.1 | 8,044.2 | 7,875.1 | 11,963.7 |
| 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 |