

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 1, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2018	2019
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,620.3	14.1	-268.5	4.7	-173.7	190.2
1.2 Borrowings from Banks	811.0	-7.7	133.1	209.8	204.6	104.4
1.3 Other Demand and Time Liabilities	100.3	17.6	39.6	35.1	55.4	2.0
2 Liabilities to Others						
2.1 Aggregate Deposits	122,301.8	1,107.1	3,793.9	8,041.3	6,428.0	10,931.3
2.1a Growth (Per cent)		0.9	3.5	7.0	6.1	9.8
2.1.1 Demand	13,016.6	139.4	-1,202.0	-686.2	888.1	1,404.2
2.1.2 Time	109,285.2	967.7	4,995.9	8,727.5	5,539.9	9,527.1
2.2 Borrowings	3,654.3	42.7	437.4	-2.8	238.4	53.7
2.3 Other Demand and Time Liabilities	5,345.8	178.9	652.2	-242.8	184.5	56.5
3. Borrowings from Reserve Bank	982.6	-262.6	604.2	-1,757.1	792.2	160.3
4 Cash in Hand and Balances with Reserve Bank	5,648.8	64.1	-462.6	-208.7	353.4	410.1
4.1 Cash in hand	685.3	19.0	-12.6	84.7	37.8	84.3
4.2 Balances with Reserve Bank	4,963.5	45.1	-450.0	-293.3	315.6	325.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,176.5	1.6	144.6	316.0	211.4	331.8
5.2 Money at Call and Short Notice	256.9	-34.4	171.8	74.4	133.9	8.0
5.3 Advances to Banks	295.8	-8.7	-112.1	13.8	-66.0	28.4
5.4 Other Assets	400.8	15.4	-46.6	111.2	-120.9	166.7
6 Investments	34,090.4	541.5	3,781.1	905.9	903.6	-0.3
6.1a Growth (Per cent)		1.6	12.5	2.7	2.7	-0.0
6.1 Government Securities	34,079.6	542.6	3,780.0	905.5	908.5	2.1
6.2 Other Approved Securities	10.9	-1.1	1.1	0.4	-4.9	-2.4
7 Bank Credit	95,294.8	891.1	4,775.7	9,040.5	8,300.4	12,104.4
7.1a Growth (Per cent)		0.9	6.1	10.5	11.1	14.6
7a.1 Food Credit	556.4	-61.0	-82.9	136.6	-158.2	100.1
7a.2 Non-food credit	94,738.3	952.1	4,858.6	8,904.0	8,458.6	12,004.3
7b.1 Loans, Cash credit and Overdrafts	92,964.7	848.0	4,917.1	8,980.0	8,197.0	11,899.2
7b.2 Inland Bills – Purchased	229.0	5.0	-60.5	25.1	-18.9	43.5
7b.3 Discounted	1,484.4	35.8	-73.6	97.0	72.4	192.1
7b.4 Foreign Bills – Purchased	229.0	-11.4	9.4	-34.0	37.3	-26.8
7b.5 Discounted	387.6	13.8	-16.8	-27.4	12.6	-3.5