

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Dec. 7, 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	1,482.6	7.0	-309.3	-133.0	-377.6	93.3
1.2 Borrowings from Banks	740.6	61.9	47.4	139.3	5.5	119.6
1.3 Other Demand and Time Liabilities	132.2	34.5	47.4	67.0	-4.3	26.2
2 Liabilities to Others						
2.1 Aggregate Deposits	118,846.2	710.2	800.1	4,585.7	2,872.8	10,469.5
2.1a Growth (Per cent)		0.6	0.7	4.0	2.7	9.7
2.1.1 Demand	12,008.5	-251.5	-1,832.2	-1,694.3	214.8	1,026.4
2.1.2 Time	106,837.6	961.5	2,632.4	6,279.9	2,658.0	9,443.1
2.2 Borrowings	3,417.2	-72.7	8.7	-239.8	-188.0	245.3
2.3 Other Demand and Time Liabilities	5,120.4	-14.4	1,749.0	-468.3	1,255.8	-1,265.8
3. Borrowings from Reserve Bank	900.2	-545.5	-6.6	-1,839.6	41.1	688.7
4 Cash in Hand and Balances with Reserve Bank	5,468.3	-59.9	-677.5	-389.2	-4,530.5	444.5
4.1 Cash in hand	725.2	-37.3	49.5	124.5	-1,112.8	62.1
4.2 Balances with Reserve Bank	4,743.2	-22.6	-727.0	-513.7	-3,417.7	382.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,056.2	-9.0	-28.0	195.7	-102.3	384.1
5.2 Money at Call and Short Notice	289.7	69.9	214.3	107.2	-58.0	-1.7
5.3 Advances to Banks	310.8	-18.4	-135.0	28.7	-80.9	66.3
5.4 Other Assets	278.7	20.2	-78.4	-10.9	-186.6	76.3
6 Investments	34,518.6	257.0	3,265.8	1,334.0	801.2	943.1
6.1a Growth (Per cent)		0.7	10.8	4.0	2.4	2.8
6.1 Government Securities	34,506.5	255.6	3,259.8	1,332.4	802.3	949.2
6.2 Other Approved Securities	12.1	1.4	6.0	1.6	-1.1	-6.1
7 Bank Credit	92,036.8	710.6	1,567.2	5,782.5	6,860.8	12,054.9
7.1a Growth (Per cent)		0.8	2.0	6.7	9.4	15.1
7a.1 Food Credit	794.5	71.6	148.5	374.6	-311.5	106.7
7a.2 Non-food credit	91,242.3	639.0	1,418.8	5,408.0	7,172.3	11,948.2
7b.1 Loans, Cash credit and Overdrafts	89,939.5	731.7	1,745.2	5,954.7	6,759.4	12,045.9
7b.2 Inland Bills – Purchased	194.5	1.0	-60.0	-9.4	-12.8	8.5
7b.3 Discounted	1,357.0	10.3	-78.4	-30.5	87.8	69.4
7b.4 Foreign Bills – Purchased	200.2	-42.6	-21.2	-62.8	8.9	-25.1
7b.5 Discounted	345.6	10.1	-18.4	-69.4	17.5	-43.9