

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Mar. 15, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2018	2019
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,631.4	11.0	-282.8	15.8	-224.0	215.6
1.2 Borrowings from Banks	866.3	55.3	134.5	265.0	159.9	158.2
1.3 Other Demand and Time Liabilities	92.5	-8.3	67.5	27.3	57.7	-33.7
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	122,262.4	-44.1	3,539.7	8,001.9	6,204.5	11,146.2
2.1a Growth (Per cent)		-0.0	3.3	7.0	5.9	10.0
2.1.1 Demand	12,907.2	-108.8	-1,061.8	-795.6	233.0	1,154.6
2.1.2 Time	109,355.2	64.7	4,601.5	8,797.6	5,971.5	9,991.6
2.2 Borrowings	3,728.1	73.8	344.5	71.0	275.0	220.4
2.3 Other Demand and Time Liabilities	5,983.9	642.7	529.6	395.3	-25.7	817.2
<b>3. Borrowings from Reserve Bank</b>	<b>1,243.0</b>	<b>260.3</b>	<b>879.8</b>	<b>-1,496.8</b>	<b>1,073.4</b>	<b>145.0</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>6,280.2</b>	<b>631.0</b>	<b>-536.6</b>	<b>422.7</b>	<b>344.1</b>	<b>1,115.5</b>
4.1 Cash in hand	680.3	-5.3	-13.2	79.7	36.6	79.9
4.2 Balances with Reserve Bank	5,599.9	636.3	-523.4	343.0	307.5	1,035.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,217.7	-3.7	79.6	357.2	106.3	438.1
5.2 Money at Call and Short Notice	307.3	50.5	193.2	124.9	89.5	37.1
5.3 Advances to Banks	296.3	0.5	-112.4	14.3	-71.4	29.2
5.4 Other Assets	402.3	1.5	-17.5	112.7	6.8	139.1
<b>6 Investments</b>	<b>33,932.6</b>	<b>-158.8</b>	<b>3,039.3</b>	<b>748.1</b>	<b>1,398.3</b>	<b>583.7</b>
6.1a Growth (Per cent)		-0.5	10.0	2.3	4.4	1.8
6.1 Government Securities	33,922.6	-157.0	3,037.3	748.5	1,401.1	587.8
6.2 Other Approved Securities	10.1	-1.8	2.0	-0.4	-2.8	-4.0
<b>7 Bank Credit</b>	<b>95,537.1</b>	<b>332.6</b>	<b>5,052.8</b>	<b>9,282.9</b>	<b>8,085.4</b>	<b>12,069.7</b>
7.1a Growth (Per cent)		0.3	6.4	10.8	10.7	14.5
7a.1 Food Credit	526.7	-29.7	-117.6	106.9	-136.9	105.1
7a.2 Non-food credit	95,010.4	362.3	5,170.4	9,176.0	8,222.4	11,964.6
7b.1 Loans, Cash credit and Overdrafts	93,210.8	336.0	5,209.4	9,226.0	7,998.7	11,852.9
7b.2 Inland Bills – Purchased	237.1	8.1	-57.4	33.2	-19.6	48.6
7b.3 Discounted	1,492.9	8.5	-67.4	105.4	63.7	194.4
7b.4 Foreign Bills – Purchased	211.3	-17.4	-5.2	-51.7	25.1	-29.8
7b.5 Discounted	385.0	-2.6	-26.6	-30.0	17.6	3.7