

## 4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Sep. 28, 2018	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2017-18	2018-19	2017	2018
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,483.2	15.9	-173.2	-132.4	-60.6	-42.2
1.2 Borrowings from Banks	761.4	-82.0	-29.0	160.2	-21.4	216.9
1.3 Other Demand and Time Liabilities	113.4	8.6	32.6	48.2	5.8	22.2
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	117,992.8	2,356.0	1,598.9	3,732.3	8,239.0	8,817.4
2.1a Growth (Per cent)		2.0	1.5	3.3	8.2	8.1
2.1.1 Demand	13,095.7	1,265.4	-445.6	-607.1	1,941.0	726.9
2.1.2 Time	104,897.2	1,090.7	2,044.5	4,339.5	6,298.0	8,090.5
2.2 Borrowings	3,746.6	114.8	-74.0	89.5	140.7	657.4
2.3 Other Demand and Time Liabilities	5,024.0	-662.1	232.9	-564.6	288.5	154.0
<b>3. Borrowings from Reserve Bank</b>	<b>1,796.2</b>	<b>990.6</b>	<b>187.2</b>	<b>-943.6</b>	<b>61.6</b>	<b>1,390.9</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,776.3</b>	<b>265.7</b>	<b>-349.0</b>	<b>-81.2</b>	<b>608.8</b>	<b>424.0</b>
4.1 Cash in hand	725.1	39.9	204.7	124.4	198.8	-93.2
4.2 Balances with Reserve Bank	5,051.3	225.9	-553.7	-205.6	410.0	517.2
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,884.4	-66.8	123.3	23.9	137.0	61.1
5.2 Money at Call and Short Notice	325.1	-39.4	153.1	142.7	-67.7	95.0
5.3 Advances to Banks	387.8	43.5	-120.8	105.8	-46.9	129.1
5.4 Other Assets	249.4	-12.6	-90.3	-40.2	-126.6	59.0
<b>6 Investments</b>	<b>34,479.9</b>	<b>-405.7</b>	<b>2,948.3</b>	<b>1,295.3</b>	<b>4,689.7</b>	<b>1,221.9</b>
6.1a Growth (Per cent)		-1.2	9.7	3.9	16.4	3.7
6.1 Government Securities	34,463.0	-411.6	2,947.6	1,289.0	4,691.1	1,218.0
6.2 Other Approved Securities	16.8	5.9	0.8	6.3	-1.4	3.9
<b>7 Bank Credit</b>	<b>89,824.2</b>	<b>1,843.1</b>	<b>1,419.7</b>	<b>3,570.0</b>	<b>4,885.7</b>	<b>9,989.9</b>
7.1a Growth (Per cent)		2.1	1.8	4.1	6.5	12.5
7a.1 Food Credit	476.6	-18.3	-75.6	56.7	-390.9	13.0
7a.2 Non-food credit	89,347.6	1,861.4	1,495.3	3,513.3	5,276.6	9,976.9
7b.1 Loans, Cash credit and Overdrafts	87,552.5	1,696.7	1,503.0	3,567.8	4,782.5	9,901.1
7b.2 Inland Bills – Purchased	202.6	5.5	-45.7	-1.3	-24.6	2.4
7b.3 Discounted	1,417.9	79.4	-40.9	30.4	95.3	92.9
7b.4 Foreign Bills – Purchased	255.5	32.4	7.7	-7.5	18.9	1.4
7b.5 Discounted	395.7	29.1	-4.3	-19.3	13.6	-8.0