

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Jan. 4, 2019	Fortnight	Variation over			
			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	1,586.3	68.4	-257.5	-29.3	-311.0	145.1
1.2 Borrowings from Banks	717.1	-221.4	80.5	115.9	92.2	63.1
1.3 Other Demand and Time Liabilities	163.6	67.9	6.7	98.4	-2.5	98.3
2 Liabilities to Others						
2.1 Aggregate Deposits	120,340.3	2,177.6	1,912.7	6,079.8	4,203.5	10,851.1
2.1a Growth (Per cent)		1.8	1.8	5.3	4.0	9.9
2.1.1 Demand	12,336.3	437.2	-1,643.2	-1,366.5	469.5	1,165.1
2.1.2 Time	108,003.9	1,740.3	3,555.8	7,446.2	3,734.0	9,685.9
2.2 Borrowings	3,668.1	93.1	197.7	11.0	139.4	307.2
2.3 Other Demand and Time Liabilities	4,836.7	-534.2	231.5	-752.0	-272.2	-31.9
3. Borrowings from Reserve Bank	1,174.7	-605.2	400.3	-1,565.0	455.6	556.4
4 Cash in Hand and Balances with Reserve Bank	5,488.5	-24.8	-596.6	-369.0	197.9	383.8
4.1 Cash in hand	663.6	-28.6	5.5	62.9	16.6	44.4
4.2 Balances with Reserve Bank	4,824.9	3.8	-602.2	-432.0	181.2	339.3
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,211.5	47.2	1.2	351.0	-116.7	510.2
5.2 Money at Call and Short Notice	239.5	-101.5	116.6	57.0	-32.4	45.8
5.3 Advances to Banks	316.0	1.0	-118.4	34.0	-58.5	54.9
5.4 Other Assets	300.6	1.6	-94.8	11.0	-154.6	114.7
6 Investments	33,861.2	382.0	3,571.6	676.7	-2,430.7	-20.0
6.1a Growth (Per cent)		1.1	11.8	2.0	-6.7	-0.1
6.1 Government Securities	33,828.8	363.1	3,567.0	654.7	-2,423.6	-35.7
6.2 Other Approved Securities	32.5	19.0	4.6	22.0	-7.0	15.7
7 Bank Credit	93,384.4	507.9	3,113.0	7,130.1	7,682.0	11,856.7
7.1a Growth (Per cent)		0.5	4.0	8.3	10.4	14.5
7a.1 Food Credit	723.4	-50.0	35.6	303.5	-492.4	148.5
7a.2 Non-food credit	92,660.9	557.9	3,077.4	6,826.6	8,174.4	11,708.2
7b.1 Loans, Cash credit and Overdrafts	91,135.4	417.5	3,235.0	7,150.6	7,596.7	11,752.0
7b.2 Inland Bills – Purchased	206.5	13.4	-59.9	2.6	-21.8	20.5
7b.3 Discounted	1,423.6	43.3	-57.3	36.2	82.8	115.0
7b.4 Foreign Bills – Purchased	223.4	-3.0	-2.8	-39.7	3.3	-20.2
7b.5 Discounted	395.5	36.8	-2.0	-19.6	21.0	-10.5