

4. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Nov. 9, 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	1,479.0	37.8	-304.7	-136.5	-250.4	85.2
1.2 Borrowings from Banks	722.9	-60.0	44.9	121.7	-17.3	104.6
1.3 Other Demand and Time Liabilities	120.7	-23.0	79.7	55.5	96.1	-17.6
2 Liabilities to Others						
2.1 Aggregate Deposits	118,257.7	546.3	780.7	3,997.2	7,680.6	9,900.5
2.1a Growth (Per cent)		0.5	0.7	3.5	7.6	9.1
2.1.1 Demand	12,167.7	-208.2	-1,669.0	-1,535.1	1,552.4	1,022.3
2.1.2 Time	106,089.9	754.4	2,449.7	5,532.2	6,128.1	8,878.0
2.2 Borrowings	3,499.9	-214.8	34.3	-157.2	178.2	302.3
2.3 Other Demand and Time Liabilities	4,955.2	45.7	110.3	-633.5	69.4	207.8
3. Borrowings from Reserve Bank	1,066.7	-259.4	29.0	-1,673.1	-230.3	819.6
4 Cash in Hand and Balances with Reserve Bank	5,539.1	28.1	-622.1	-318.4	-1,579.9	459.9
4.1 Cash in hand	734.5	-28.9	98.2	133.9	-1,817.0	22.7
4.2 Balances with Reserve Bank	4,804.6	57.0	-720.3	-452.3	237.1	437.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,102.3	137.7	4.9	241.8	17.1	397.3
5.2 Money at Call and Short Notice	252.1	-43.9	247.5	69.7	18.3	-72.4
5.3 Advances to Banks	323.6	-20.3	-135.8	41.5	-41.1	79.9
5.4 Other Assets	255.9	0.3	-56.5	-33.7	-124.6	31.7
6 Investments	34,431.3	72.7	3,478.0	1,246.8	4,940.9	643.7
6.1a Growth (Per cent)		0.2	11.5	3.8	17.1	1.9
6.1 Government Securities	34,417.7	69.0	3,471.1	1,243.6	4,939.6	649.2
6.2 Other Approved Securities	13.6	3.8	6.9	3.1	1.3	-5.5
7 Bank Credit	91,115.0	775.3	896.1	4,860.8	6,067.5	11,804.2
7.1a Growth (Per cent)		0.9	1.1	5.6	8.3	14.9
7a.1 Food Credit	605.5	55.1	143.1	185.6	-188.6	-76.9
7a.2 Non-food credit	90,509.5	720.1	753.1	4,675.2	6,256.1	11,881.1
7b.1 Loans, Cash credit and Overdrafts	88,934.1	806.0	1,136.2	4,949.4	6,008.0	11,649.4
7b.2 Inland Bills – Purchased	198.0	-6.7	-60.7	-5.9	-22.7	12.7
7b.3 Discounted	1,376.9	-23.1	-130.4	-10.6	48.0	141.3
7b.4 Foreign Bills – Purchased	257.7	16.0	-13.4	-5.4	30.1	24.7
7b.5 Discounted	348.4	-16.9	-35.6	-66.7	4.0	-24.0