

## No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Billion)

| Item  | As on the Last Reporting Friday (in case of March)/ Last Friday |                  |                  |                  |                                |                  |                  |                  |
|---|---|------------------|------------------|------------------|--------------------------------|------------------|------------------|------------------|
|   | All Scheduled Banks   |                  |                  |                  | All Scheduled Commercial Banks |                  |                  |                  |
|   | 2018-19   | 2018             | 2019             |                  | 2018-19                        | 2018             | 2019             |                  |
|   |   | Jun.             | May              | Jun.             |                                | Jun.             | May              | Jun.             |
|   | 1   | 2                | 3                | 4                | 5                              | 6                | 7                | 8                |
| Number of Reporting Banks                     | 222   | 223              | 213              | 215              | 147                            | 149              | 138              | 139              |
| <b>1 Liabilities to the Banking System</b>    | <b>2,763.5</b>  | <b>2,254.4</b>   | <b>2,565.2</b>   | <b>2,611.3</b>   | <b>2,714.3</b>                 | <b>2,207.1</b>   | <b>2,517.4</b>   | <b>2,560.5</b>   |
| 1.1 Demand and Time Deposits from Banks       | 1,816.5   | 1,570.9          | 1,760.4          | 1,848.6          | 1,768.3                        | 1,526.3          | 1,713.9          | 1,800.8          |
| 1.2 Borrowings from Banks                     | 794.9   | 587.8            | 699.7            | 648.8            | 794.6                          | 586.9            | 699.7            | 647.2            |
| 1.3 Other Demand and Time Liabilities         | 152.1   | 95.7             | 105.0            | 113.9            | 151.4                          | 94.0             | 103.8            | 112.5            |
| <b>2 Liabilities to Others</b>                | <b>138,359.8</b>  | <b>127,282.9</b> | <b>138,324.8</b> | <b>139,160.7</b> | <b>134,956.7</b>               | <b>124,125.5</b> | <b>134,887.9</b> | <b>135,669.7</b> |
| 2.1 Aggregate Deposits                        | 129,015.8   | 117,986.7        | 129,421.9        | 130,259.7        | 125,737.7                      | 114,982.2        | 126,129.1        | 126,907.7        |
| 2.1.1 Demand                                  | 15,425.5  | 12,919.8         | 13,753.1         | 14,347.8         | 15,112.9                       | 12,632.6         | 13,452.5         | 14,033.4         |
| 2.1.2 Time                                    | 113,590.3   | 105,066.9        | 115,668.9        | 115,911.9        | 110,624.8                      | 102,349.6        | 112,676.6        | 112,874.3        |
| 2.2 Borrowings                                | 3,818.6   | 4,006.4          | 3,561.3          | 3,609.0          | 3,782.5                        | 3,946.3          | 3,523.8          | 3,574.7          |
| 2.3 Other Demand and Time Liabilities         | 5,525.3   | 5,289.7          | 5,341.5          | 5,292.0          | 5,436.5                        | 5,197.0          | 5,235.0          | 5,187.3          |
| <b>3 Borrowings from Reserve Bank</b>         | <b>1,806.9</b>  | <b>918.3</b>     | <b>450.1</b>     | <b>541.9</b>     | <b>1,806.9</b>                 | <b>918.3</b>     | <b>449.8</b>     | <b>541.9</b>     |
| 3.1 Against Usance Bills /Promissory Notes    | –   | –                | –                | –                | –                              | –                | –                | –                |
| 3.2 Others                                    | 1,806.9   | 918.3            | 450.1            | 541.9            | 1,806.9                        | 918.3            | 449.8            | 541.9            |
| 4 Cash in Hand and Balances with Reserve Bank | 6,575.6   | 5,775.1          | 6,298.0          | 6,666.6          | 6,405.8                        | 5,632.6          | 6,147.2          | 6,513.5          |
| 4.1 Cash in Hand                              | 765.5   | 728.9            | 801.7            | 811.2            | 748.77                         | 710.5            | 783.0            | 793.3            |
| 4.2 Balances with Reserve Bank                | 5,810.0   | 5,046.1          | 5,496.3          | 5,855.3          | 5,657.1                        | 4,922.1          | 5,364.2          | 5,720.1          |
| <b>5 Assets with the Banking System</b>       | <b>3,726.7</b>  | <b>3,063.4</b>   | <b>3,583.6</b>   | <b>3,691.3</b>   | <b>3,278.1</b>                 | <b>2,678.4</b>   | <b>3,131.6</b>   | <b>3,193.2</b>   |
| 5.1 Balances with Other Banks                 | 2,458.8   | 2,064.1          | 2,480.6          | 2,628.2          | 2,230.5                        | 1,893.7          | 2,266.4          | 2,398.8          |
| 5.1.1 In Current Account                      | 172.2   | 122.5            | 147.3            | 189.1            | 133.3                          | 95.1             | 121.0            | 160.2            |
| 5.1.2 In Other Accounts                       | 2,286.6   | 1,941.7          | 2,333.3          | 2,439.2          | 2,097.2                        | 1,798.5          | 2,145.4          | 2,238.7          |
| 5.2 Money at Call and Short Notice            | 470.5   | 339.7            | 335.2            | 327.3            | 322.5                          | 175.1            | 202.0            | 165.6            |
| 5.3 Advances to Banks                         | 329.5   | 369.3            | 317.6            | 306.4            | 296.4                          | 361.6            | 275.4            | 265.5            |
| 5.4 Other Assets                              | 467.9   | 290.3            | 450.1            | 429.4            | 428.8                          | 248.0            | 387.9            | 363.3            |
| <b>6 Investment</b>                           | <b>34,756.1</b>   | <b>35,352.4</b>  | <b>35,928.9</b>  | <b>35,971.6</b>  | <b>33,810.6</b>                | <b>34,404.3</b>  | <b>34,991.1</b>  | <b>35,033.3</b>  |
| 6.1 Government Securities                     | 34,678.4  | 35,292.3         | 35,852.9         | 35,905.1         | 33,790.0                       | 34,396.1         | 34,973.2         | 35,026.9         |
| 6.2 Other Approved Securities                 | 77.6  | 60.1             | 76.0             | 66.5             | 20.5                           | 8.1              | 17.9             | 6.4              |
| <b>7 Bank Credit</b>                          | <b>100,471.2</b>  | <b>89,289.1</b>  | <b>99,739.7</b>  | <b>99,860.7</b>  | <b>97,717.2</b>                | <b>86,728.1</b>  | <b>96,884.0</b>  | <b>97,010.2</b>  |
| 7a Food Credit                                | 646.4   | 823.3            | 1,031.1          | 907.1            | 416.1                          | 593.0            | 760.8            | 636.8            |
| 7.1 Loans, Cash-credits and Overdrafts        | 97,922.9  | 87,038.5         | 97,393.5         | 97,582.8         | 95,219.9                       | 84,531.4         | 94,584.0         | 94,775.0         |
| 7.2 Inland Bills-Purchased                    | 276.4   | 224.1            | 279.4            | 274.4            | 262.2                          | 203.6            | 267.2            | 263.3            |
| 7.3 Inland Bills-Discounted                   | 1,609.8   | 1,381.9          | 1,457.7          | 1,408.1          | 1,583.0                        | 1,355.8          | 1,433.6          | 1,385.6          |
| 7.4 Foreign Bills-Purchased                   | 249.1   | 250.6            | 226.5            | 240.4            | 245.9                          | 248.4            | 222.4            | 237.1            |
| 7.5 Foreign Bills-Discounted                  | 413.0   | 394.0            | 382.6            | 355.1            | 406.2                          | 388.8            | 376.7            | 349.3            |