

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on July 19, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2018	2019
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,788.9	26.2	-131.9	20.6	-29.7	305.3
1.2 Borrowings from Banks	795.8	88.5	78.0	1.2	136.6	116.5
1.3 Other Demand and Time Liabilities	148.7	36.4	38.9	-2.7	68.9	44.7
2 Liabilities to Others						
2.1 Aggregate Deposits	126,491.3	-261.5	110.9	753.5	8,615.2	12,119.9
2.1a Growth (Per cent)		-0.2	0.1	0.6	8.1	10.6
2.1.1 Demand	13,234.7	101.4	-2,080.9	-1,878.1	752.6	1,612.8
2.1.2 Time	113,256.5	-362.9	2,191.8	2,631.6	7,862.7	10,507.0
2.2 Borrowings	3,519.2	5.4	-130.9	-263.3	590.1	-7.0
2.3 Other Demand and Time Liabilities	5,043.0	37.3	-924.9	-393.5	-100.0	379.2
3. Borrowings from Reserve Bank	352.6	9.6	-1,993.5	-1,454.3	664.4	-393.7
4 Cash in Hand and Balances with Reserve Bank	6,119.8	240.7	-349.6	-286.1	520.6	611.9
4.1 Cash in hand	789.6	10.3	74.9	40.9	-5.4	114.1
4.2 Balances with Reserve Bank	5,330.1	230.4	-424.6	-326.9	526.0	497.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,396.2	13.7	66.6	165.7	200.9	469.1
5.2 Money at Call and Short Notice	289.6	103.1	45.6	-32.9	26.5	61.6
5.3 Advances to Banks	266.7	-2.9	94.1	-29.6	48.7	-109.4
5.4 Other Assets	391.3	12.4	-28.1	-37.5	49.1	129.9
6 Investments	34,938.7	-517.6	1,488.9	1,128.2	2,064.4	265.3
6.1a Growth (Per cent)		-1.5	4.5	3.3	6.3	0.8
6.1 Government Securities	34,885.6	-537.7	1,448.9	1,095.6	2,034.5	262.7
6.2 Other Approved Securities	53.2	20.1	40.1	32.6	29.9	2.6
7 Bank Credit	96,569.4	-404.9	-156.9	-1,147.8	9,498.4	10,472.1
7.1a Growth (Per cent)		-0.4	-0.2	-1.2	12.4	12.2
7a.1 Food Credit	660.0	-47.7	86.5	243.9	-17.9	153.6
7a.2 Non-food credit	95,909.4	-357.2	-243.4	-1,391.7	9,516.2	10,318.5
7b.1 Loans, Cash credit and Overdrafts	94,399.3	-359.0	-30.8	-820.6	9,371.3	10,445.3
7b.2 Inland Bills - Purchased	247.2	-12.0	-0.9	-15.0	16.5	44.2
7b.3 Discounted	1,356.3	-18.4	-34.9	-226.7	84.3	3.7
7b.4 Foreign Bills - Purchased	231.9	-4.0	-27.4	-14.0	36.1	-3.7
7b.5 Discounted	334.7	-11.5	-62.8	-71.5	-9.9	-17.5