

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 12, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2018	2019
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,711.4	-50.1	-114.5	-50.1	-181.5	210.4
1.2 Borrowings from Banks	773.4	-20.0	96.9	-20.0	31.4	75.3
1.3 Other Demand and Time Liabilities	87.2	-64.1	-5.2	-64.1	-15.7	27.2
2 Liabilities to Others						
2.1 Aggregate Deposits	125,309.8	-415.7	-969.3	-415.7	7,908.1	12,018.6
2.1a Growth (Per cent)		-0.3	-0.8	-0.3	7.5	10.6
2.1.1 Demand	13,679.1	-1,431.7	-1,883.1	-1,431.7	946.2	1,859.4
2.1.2 Time	111,630.7	1,016.0	913.8	1,016.0	6,962.0	10,159.2
2.2 Borrowings	3,726.4	-54.1	-120.9	-54.1	347.6	190.2
2.3 Other Demand and Time Liabilities	5,096.7	-338.3	-798.2	-338.3	182.0	306.3
3. Borrowings from Reserve Bank	983.5	-823.4	-2,217.5	-823.4	503.9	461.2
4 Cash in Hand and Balances with Reserve Bank	5,754.2	-651.4	-779.4	-651.4	268.0	676.0
4.1 Cash in hand	707.2	-41.4	-56.1	-41.4	38.5	162.7
4.2 Balances with Reserve Bank	5,047.0	-610.1	-723.2	-610.1	229.5	513.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,255.8	25.6	7.9	25.6	156.5	387.3
5.2 Money at Call and Short Notice	290.6	-30.3	50.9	-30.3	25.8	57.3
5.3 Advances to Banks	279.1	-17.3	1.3	-17.3	-71.8	-4.2
5.4 Other Assets	417.3	-11.5	-34.9	-11.5	21.6	162.6
6 Investments	34,412.5	609.0	638.5	609.0	2,221.6	589.4
6.1a Growth (Per cent)		1.8	1.9	1.8	7.0	1.7
6.1 Government Securities	34,402.1	619.1	636.3	619.1	2,226.3	591.8
6.2 Other Approved Securities	10.4	-10.1	2.3	-10.1	-4.7	-2.4
7 Bank Credit	96,450.6	-1,241.2	-1,794.0	-1,241.2	8,440.5	11,990.4
7.1a Growth (Per cent)		-1.3	-2.1	-1.3	11.1	14.2
7a.1 Food Credit	359.3	-56.8	-100.2	-56.8	-165.7	39.6
7a.2 Non-food credit	96,091.3	-1,184.4	-1,693.9	-1,184.4	8,606.2	11,950.8
7b.1 Loans, Cash credit and Overdrafts	94,052.9	-1,141.8	-1,679.3	-1,141.8	8,345.3	11,747.3
7b.2 Inland Bills - Purchased	249.0	-13.2	-2.4	-13.2	-25.4	47.5
7b.3 Discounted	1,503.8	-79.2	-63.5	-79.2	84.6	179.8
7b.4 Foreign Bills - Purchased	253.1	7.3	-14.5	7.3	29.6	4.6
7b.5 Discounted	391.8	-14.4	-34.4	-14.4	6.4	11.1