

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on June 21, 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	1,740.0	-4.9	-88.3	-28.3	-15.0	212.7
1.2 Borrowings from Banks	775.9	59.6	101.9	-18.7	172.1	72.8
1.3 Other Demand and Time Liabilities	108.0	4.8	120.1	-43.4	117.7	-77.3
2 Liabilities to Others						
2.1 Aggregate Deposits	124,905.8	-496.7	-730.7	-831.9	8,010.7	11,376.0
2.1a Growth (Per cent)		-0.4	-0.6	-0.7	7.6	10.0
2.1.1 Demand	12,889.5	-45.8	-1,939.6	-2,223.4	612.4	1,126.2
2.1.2 Time	112,016.4	-451.0	1,208.9	1,391.5	7,398.3	10,249.8
2.2 Borrowings	3,533.6	38.0	188.2	-249.0	935.5	-311.8
2.3 Other Demand and Time Liabilities	5,197.4	-91.4	-812.3	-239.1	-54.0	421.1
3. Borrowings from Reserve Bank	512.3	246.9	-1,740.9	-1,294.6	983.5	-486.6
4 Cash in Hand and Balances with Reserve Bank	5,826.3	-43.8	-298.5	-579.6	561.5	267.2
4.1 Cash in hand	793.8	17.3	107.1	45.0	5.3	86.0
4.2 Balances with Reserve Bank	5,032.5	-61.1	-405.6	-624.6	556.2	181.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,286.9	-24.2	112.7	56.4	261.6	313.6
5.2 Money at Call and Short Notice	290.0	79.8	149.8	-32.5	102.7	-42.2
5.3 Advances to Banks	267.2	-6.3	14.3	-29.2	-30.7	-29.2
5.4 Other Assets	360.7	-1.9	-35.9	-68.1	17.1	107.0
6 Investments	34,666.4	-265.2	781.1	855.9	1,769.1	700.8
6.1a Growth (Per cent)		-0.8	2.4	2.5	5.5	2.1
6.1 Government Securities	34,646.3	-264.6	781.0	856.3	1,776.7	691.3
6.2 Other Approved Securities	20.1	-0.6	0.1	-0.5	-7.6	9.5
7 Bank Credit	96,485.7	-33.3	-110.1	-1,231.5	9,787.3	10,341.6
7.1a Growth (Per cent)		-0.0	-0.1	-1.3	12.8	12.0
7a.1 Food Credit	714.2	-61.8	205.5	298.1	42.0	88.8
7a.2 Non-food credit	95,771.6	28.6	-315.6	-1,529.6	9,745.3	10,252.7
7b.1 Loans, Cash credit and Overdrafts	94,277.3	20.4	26.5	-942.6	9,685.7	10,266.0
7b.2 Inland Bills - Purchased	261.2	-0.4	-6.1	-1.0	0.6	63.4
7b.3 Discounted	1,365.4	-37.2	-50.5	-217.6	75.1	28.4
7b.4 Foreign Bills - Purchased	223.1	-1.9	-39.5	-22.8	23.7	-0.4
7b.5 Discounted	358.7	-14.2	-40.5	-47.5	2.2	-15.8