

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on May 24, 2019</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2018-19</b>	<b>2019-20</b>	<b>2018</b>	<b>2019</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,695.0	-29.6	-93.8	-73.3	-76.3	173.3
1.2 Borrowings from Banks	710.3	36.9	163.0	-84.3	229.1	-54.0
1.3 Other Demand and Time Liabilities	115.8	-12.1	92.1	-35.6	110.9	-41.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	124,985.5	-189.0	-732.3	-752.3	8,532.6	11,457.2
2.1a Growth (Per cent)		-0.2	-0.6	-0.6	8.1	10.1
2.1.1 Demand	13,131.9	24.8	-2,004.0	-1,980.9	922.5	1,433.1
2.1.2 Time	111,853.5	-213.8	1,271.7	1,228.7	7,610.1	10,024.1
2.2 Borrowings	3,575.3	-22.5	13.7	-207.3	645.2	-95.5
2.3 Other Demand and Time Liabilities	4,837.7	-88.3	-690.5	-598.8	-138.7	-60.5
<b>3. Borrowings from Reserve Bank</b>	<b>643.0</b>	<b>49.9</b>	<b>-2,158.0</b>	<b>-1,163.9</b>	<b>558.9</b>	<b>61.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,756.2</b>	<b>-65.9</b>	<b>-476.7</b>	<b>-649.6</b>	<b>404.5</b>	<b>375.4</b>
4.1 Cash in hand	774.3	11.4	71.7	25.5	25.4	102.0
4.2 Balances with Reserve Bank	4,982.0	-77.3	-548.3	-675.1	379.0	273.4
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,271.7	71.7	127.4	41.2	242.4	283.8
5.2 Money at Call and Short Notice	235.9	24.9	117.3	-86.6	163.8	-63.8
5.3 Advances to Banks	274.5	-2.9	17.7	-21.9	-50.4	-25.3
5.4 Other Assets	412.7	11.8	-6.3	-16.1	61.0	129.4
<b>6 Investments</b>	<b>35,192.1</b>	<b>104.9</b>	<b>554.3</b>	<b>1,381.5</b>	<b>1,619.1</b>	<b>1,453.2</b>
6.1a Growth (Per cent)		0.3	1.7	4.1	5.0	4.3
6.1 Government Securities	35,172.8	104.1	552.7	1,382.8	1,624.8	1,446.0
6.2 Other Approved Securities	19.3	0.8	1.6	-1.3	-5.6	7.2
<b>7 Bank Credit</b>	<b>96,225.9</b>	<b>-34.2</b>	<b>-877.7</b>	<b>-1,491.4</b>	<b>9,682.0</b>	<b>10,849.3</b>
7.1a Growth (Per cent)		-0.0	-1.0	-1.5	12.8	12.7
7a.1 Food Credit	657.2	40.2	109.2	241.1	-77.9	128.1
7a.2 Non-food credit	95,568.7	-74.4	-986.9	-1,732.5	9,759.9	10,721.2
7b.1 Loans, Cash credit and Overdrafts	93,941.2	-13.7	-758.2	-1,278.7	9,540.2	10,714.6
7b.2 Inland Bills - Purchased	261.0	11.9	-13.2	-1.2	-17.8	70.3
7b.3 Discounted	1,439.7	-9.6	-35.2	-143.3	104.8	87.5
7b.4 Foreign Bills - Purchased	211.2	-1.6	-28.1	-34.7	40.5	-23.8
7b.5 Discounted	372.8	-21.2	-43.0	-33.4	14.3	0.8