

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 24, 2019		Variation over			
			Fortnight	Financial year so far		Year-on-Year
				2018-19	2019-20	2018
	1		2	3	4	5
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	643.0	49.9	-2,158.0	-1,163.9	558.9	61.2
4 Cash in Hand and Balances with Reserve Bank	5,756.2	-65.9	-476.7	-649.6	404.5	375.4
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
5 Assets with the Banking System						
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
6 Investments	35,192.1	104.9	554.3	1,381.5	1,619.1	1,453.2
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
7 Bank Credit	96,225.9	-34.2	-877.7	-1,491.4	9,682.0	10,849.3
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