

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Aug. 2, 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>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,806.9	18.1	-145.3	38.6	-101.4	336.6
1.2 Borrowings from Banks	670.6	-128.9	37.1	-124.0	28.3	32.3
1.3 Other Demand and Time Liabilities	104.0	-44.7	46.2	-47.4	52.4	-7.4
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	127,445.5	939.6	1,510.4	1,707.8	8,729.8	11,674.6
2.1a Growth (Per cent)		0.7	1.3	1.4	8.2	10.1
2.1.1 Demand	13,240.6	-8.4	-1,635.6	-1,872.3	906.1	1,173.4
2.1.2 Time	114,204.9	948.1	3,146.1	3,580.1	7,823.7	10,501.2
2.2 Borrowings	3,525.2	7.0	7.2	-257.4	731.8	-139.1
2.3 Other Demand and Time Liabilities	5,398.2	403.7	-705.2	-38.2	18.5	514.7
<b>3. Borrowings from Reserve Bank</b>	<b>313.1</b>	<b>-39.6</b>	<b>-2,100.1</b>	<b>-1,493.8</b>	<b>586.3</b>	<b>-326.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,949.3</b>	<b>-171.0</b>	<b>-421.1</b>	<b>-456.5</b>	<b>390.4</b>	<b>512.9</b>
4.1 Cash in hand	766.6	-23.6	51.4	17.9	2.5	114.6
4.2 Balances with Reserve Bank	5,182.7	-147.5	-472.5	-474.4	387.9	398.3
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,326.9	-61.5	122.9	96.4	241.6	343.4
5.2 Money at Call and Short Notice	163.3	-129.8	37.1	-159.2	-63.8	-56.3
5.3 Advances to Banks	270.6	3.8	94.6	-25.7	45.6	-106.0
5.4 Other Assets	399.5	1.0	-32.3	-29.3	42.7	142.2
<b>6 Investments</b>	<b>35,570.6</b>	<b>643.3</b>	<b>1,802.5</b>	<b>1,760.0</b>	<b>2,137.7</b>	<b>583.6</b>
6.1a Growth (Per cent)		1.8	5.4	5.2	6.5	1.7
6.1 Government Securities	35,534.4	660.2	1,785.9	1,744.4	2,135.2	574.4
6.2 Other Approved Securities	36.2	-17.0	16.6	15.7	2.5	9.2
<b>7 Bank Credit</b>	<b>97,295.1</b>	<b>711.3</b>	<b>474.2</b>	<b>-422.2</b>	<b>9,709.2</b>	<b>10,566.6</b>
7.1a Growth (Per cent)		0.7	0.5	-0.4	12.6	12.2
7a.1 Food Credit	627.5	-32.5	72.4	211.4	-59.0	135.2
7a.2 Non-food credit	96,667.6	743.9	401.8	-633.5	9,768.2	10,431.4
7b.1 Loans, Cash credit and Overdrafts	95,122.9	709.3	604.7	-97.1	9,582.8	10,533.3
7b.2 Inland Bills - Purchased	248.5	1.3	-4.2	-13.7	13.9	48.8
7b.3 Discounted	1,346.1	-10.2	-33.2	-236.9	84.4	-8.2
7b.4 Foreign Bills - Purchased	233.2	1.2	-27.8	-12.7	36.0	-2.1
7b.5 Discounted	344.5	9.7	-65.3	-61.8	-7.9	-5.2