

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Apr. 26, 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	1,697.4	-19.2	-85.4	-64.1	-133.8	167.2
1.2 Borrowings from Banks	746.0	-29.1	183.4	-47.3	97.0	-38.6
1.3 Other Demand and Time Liabilities	104.5	18.1	105.0	-46.9	132.0	-65.7
2 Liabilities to Others						
2.1 Aggregate Deposits	124,865.9	-435.8	-446.3	-859.6	8,170.1	11,051.7
2.1a Growth (Per cent)		-0.3	-0.4	-0.7	7.7	9.7
2.1.1 Demand	13,518.2	-164.0	-1,527.0	-1,592.6	998.6	1,342.4
2.1.2 Time	111,347.7	-271.8	1,080.7	733.0	7,171.5	9,709.2
2.2 Borrowings	3,694.6	-24.9	-112.3	-85.9	560.0	149.8
2.3 Other Demand and Time Liabilities	4,839.7	16.8	-610.6	-595.3	351.8	-138.3
3. Borrowings from Reserve Bank	1,054.8	71.3	-2,264.0	-752.1	457.5	579.0
4 Cash in Hand and Balances with Reserve Bank	6,010.4	168.7	-266.6	-395.2	509.3	419.5
4.1 Cash in hand	781.0	-13.8	89.6	32.5	90.9	90.7
4.2 Balances with Reserve Bank	5,229.4	182.4	-356.2	-427.6	418.5	328.8
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,227.2	-26.7	49.1	-3.0	153.6	317.6
5.2 Money at Call and Short Notice	273.2	-16.1	237.6	-47.6	249.4	-146.8
5.3 Advances to Banks	265.1	-16.5	6.8	-31.2	-66.5	-23.7
5.4 Other Assets	433.7	16.4	-29.3	4.9	42.9	173.4
6 Investments	34,539.1	126.8	423.5	735.6	1,777.3	931.0
6.1a Growth (Per cent)		0.4	1.3	2.2	5.6	2.8
6.1 Government Securities	34,527.3	125.4	421.9	744.3	1,783.7	931.4
6.2 Other Approved Securities	11.8	1.4	1.6	-8.8	-6.4	-0.3
7 Bank Credit	96,210.2	-237.9	-1,078.0	-1,481.7	9,352.3	11,033.9
7.1a Growth (Per cent)		-0.2	-1.2	-1.5	12.3	13.0
7a.1 Food Credit	431.6	72.3	100.5	15.5	-36.5	-88.7
7a.2 Non-food credit	95,778.5	-310.2	-1,178.5	-1,497.2	9,388.8	11,122.6
7b.1 Loans, Cash credit and Overdrafts	93,868.2	-182.1	-934.9	-1,326.5	9,266.4	10,818.2
7b.2 Inland Bills - Purchased	244.4	-4.7	-6.2	-17.8	-18.9	46.7
7b.3 Discounted	1,461.6	-42.2	-57.4	-121.3	78.9	131.5
7b.4 Foreign Bills - Purchased	235.2	-17.9	-40.9	-10.6	12.1	13.0
7b.5 Discounted	400.8	9.0	-38.7	-5.4	13.9	24.5