

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Variation over					
	Outstanding as on July 5, 2019	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	1,762.6	21.8	-107.7	-5.7	-3.7	254.7
1.2 Borrowings from Banks	702.2	-73.4	100.7	-92.4	148.7	0.3
1.3 Other Demand and Time Liabilities	112.2	3.8	7.8	-39.2	28.8	39.2
2 Liabilities to Others						
2.1 Aggregate Deposits	126,746.8	1,822.1	622.6	1,009.0	8,866.4	11,863.7
2.1a Growth (Per cent)		1.5	0.5	0.8	8.4	10.3
2.1.1 Demand	13,128.0	239.6	-1,862.6	-1,984.9	983.9	1,287.7
2.1.2 Time	113,618.8	1,582.5	2,485.2	2,994.0	7,882.6	10,576.0
2.2 Borrowings	3,518.9	-52.7	-49.9	-263.7	524.5	-88.3
2.3 Other Demand and Time Liabilities	4,995.3	92.5	-792.8	-441.2	106.7	199.4
3. Borrowings from Reserve Bank	343.1	-169.3	-2,186.3	-1,463.8	526.1	-210.5
4 Cash in Hand and Balances with Reserve Bank	5,878.6	51.6	-388.7	-527.3	519.4	409.8
4.1 Cash in hand	778.9	-15.6	65.9	30.1	3.7	112.3
4.2 Balances with Reserve Bank	5,099.7	67.2	-454.6	-557.4	515.7	297.5
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,382.3	96.1	15.0	151.8	138.1	506.7
5.2 Money at Call and Short Notice	186.6	-103.5	67.0	-135.9	41.3	-62.8
5.3 Advances to Banks	269.6	2.0	84.5	-26.7	26.2	-96.9
5.4 Other Assets	378.9	13.4	-54.0	-49.9	1.6	143.3
6 Investments	35,458.2	791.8	1,533.7	1,647.7	2,124.2	740.0
6.1a Growth (Per cent)		2.3	4.6	4.9	6.5	2.1
6.1 Government Securities	35,425.1	778.8	1,503.2	1,635.1	2,101.6	747.9
6.2 Other Approved Securities	33.1	13.0	30.5	12.5	22.6	-7.9
7 Bank Credit	96,975.1	487.8	311.9	-742.1	9,781.6	10,409.0
7.1a Growth (Per cent)		0.5	0.4	-0.8	12.7	12.0
7a.1 Food Credit	707.7	-6.5	171.5	291.6	71.9	116.3
7a.2 Non-food credit	96,267.5	494.3	140.4	-1,033.7	9,709.7	10,292.7
7b.1 Loans, Cash credit and Overdrafts	94,759.2	480.3	377.9	-460.7	9,631.2	10,396.6
7b.2 Inland Bills - Purchased	259.2	-2.0	2.9	-3.0	13.9	52.4
7b.3 Discounted	1,374.7	9.3	-27.3	-208.3	88.0	14.5
7b.4 Foreign Bills - Purchased	235.9	12.8	-14.6	-10.0	47.1	-12.5
7b.5 Discounted	346.2	-12.6	-26.9	-60.1	1.3	-41.9