

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on June 7, 2019		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	2018-19	2019-20		2018	2019	
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	1,745.1	50.5	-84.8	-23.2	-23.9	214.3
1.2 Borrowings from Banks	716.3	5.8	220.7	-78.3	250.9	-105.6
1.3 Other Demand and Time Liabilities	103.5	-12.2	40.3	-47.9	15.1	-2.0
2 Liabilities to Others						
2.1 Aggregate Deposits	125,402.3	406.8	-177.0	-335.4	8,833.9	11,318.8
2.1a Growth (Per cent)		0.3	-0.2	-0.3	8.4	9.9
2.1.1 Demand	12,928.0	-202.9	-2,081.0	-2,184.9	976.3	1,306.2
2.1.2 Time	112,474.4	609.8	1,904.0	1,849.6	7,857.6	10,012.7
2.2 Borrowings	3,495.6	-82.5	125.8	-286.9	923.3	-287.2
2.3 Other Demand and Time Liabilities	5,299.1	455.1	-657.8	-137.4	288.4	368.2
3. Borrowings from Reserve Bank	265.4	-377.5	-2,241.8	-1,541.4	480.3	-232.6
4 Cash in Hand and Balances with Reserve Bank	5,869.2	113.1	-668.1	-536.6	149.0	679.8
4.1 Cash in hand	775.6	1.4	53.3	26.8	38.6	121.6
4.2 Balances with Reserve Bank	5,093.6	111.7	-721.5	-563.5	110.4	558.2
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,311.1	33.6	108.1	80.6	250.6	342.4
5.2 Money at Call and Short Notice	209.8	-26.7	159.3	-112.8	113.0	-132.0
5.3 Advances to Banks	273.3	3.7	11.8	-23.0	-49.6	-20.5
5.4 Other Assets	362.7	-53.0	-57.3	-66.0	-19.3	130.5
6 Investments	34,973.1	-245.9	1,272.8	1,162.5	2,090.7	515.7
6.1a Growth (Per cent)		-0.7	3.8	3.4	6.5	1.5
6.1 Government Securities	34,952.1	-247.7	1,233.5	1,162.1	2,058.8	544.5
6.2 Other Approved Securities	21.0	1.8	39.3	0.5	31.8	-28.8
7 Bank Credit	96,519.2	303.7	-315.8	-1,198.0	9,625.4	10,580.8
7.1a Growth (Per cent)		0.3	-0.4	-1.2	12.6	12.3
7a.1 Food Credit	776.0	118.8	236.8	359.9	77.3	119.3
7a.2 Non-food credit	95,743.2	184.9	-552.6	-1,557.9	9,548.1	10,461.5
7b.1 Loans, Cash credit and Overdrafts	94,257.2	326.4	-207.2	-962.8	9,484.7	10,479.6
7b.2 Inland Bills - Purchased	261.6	0.6	-5.4	-0.6	-7.6	63.1
7b.3 Discounted	1,402.6	-37.2	-30.0	-180.4	92.8	45.1
7b.4 Foreign Bills - Purchased	225.0	13.8	-25.6	-20.9	47.2	-12.4
7b.5 Discounted	372.9	0.2	-47.6	-33.3	8.2	5.5