

4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on May 10, 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	1,724.6	24.3	-89.1	-36.9	-150.0	198.1
1.2 Borrowings from Banks	673.3	-72.2	101.6	-120.0	134.8	-29.4
1.3 Other Demand and Time Liabilities	127.8	25.6	16.5	-23.5	-33.9	46.1
2 Liabilities to Others						
2.1 Aggregate Deposits	125,174.5	335.8	-833.0	-551.0	7,566.7	11,747.0
2.1a Growth (Per cent)		0.3	-0.7	-0.4	7.1	10.4
2.1.1 Demand	13,107.2	-410.0	-2,114.3	-2,003.6	581.3	1,518.7
2.1.2 Time	112,067.3	745.8	1,281.3	1,452.5	6,985.4	10,228.2
2.2 Borrowings	3,597.8	-96.8	-63.7	-182.7	641.0	4.4
2.3 Other Demand and Time Liabilities	4,926.0	46.0	-708.1	-509.0	354.9	45.3
3. Borrowings from Reserve Bank	593.0	-461.8	-2,337.4	-1,213.9	370.0	190.6
4 Cash in Hand and Balances with Reserve Bank	5,822.1	-189.1	-640.9	-583.6	312.3	605.5
4.1 Cash in hand	762.9	-18.9	47.1	14.2	63.3	115.1
4.2 Balances with Reserve Bank	5,059.2	-170.2	-688.0	-597.8	249.0	490.4
5 Assets with the Banking System						
5.1 Balances with Other Banks	2,200.0	-27.1	65.3	-30.2	120.8	274.2
5.2 Money at Call and Short Notice	211.0	-62.2	16.7	-109.8	-63.6	11.9
5.3 Advances to Banks	277.3	12.7	15.6	-19.0	-52.5	-20.3
5.4 Other Assets	400.9	-33.3	-14.8	-27.9	36.6	126.1
6 Investments	35,087.1	532.0	717.1	1,283.6	1,525.1	1,185.5
6.1a Growth (Per cent)		1.5	2.2	3.8	4.7	3.5
6.1 Government Securities	35,068.7	525.4	712.9	1,285.7	1,527.9	1,181.7
6.2 Other Approved Securities	18.4	6.7	4.2	-2.1	-2.8	3.8
7 Bank Credit	96,260.1	50.6	-1,047.8	-1,431.9	9,297.0	11,053.6
7.1a Growth (Per cent)		0.1	-1.2	-1.5	12.2	13.0
7a.1 Food Credit	617.0	185.4	160.4	200.9	0.3	36.8
7a.2 Non-food credit	95,643.1	-134.8	-1,208.2	-1,632.7	9,296.8	11,016.9
7b.1 Loans, Cash credit and Overdrafts	93,954.9	87.4	-887.7	-1,239.8	9,201.0	10,857.8
7b.2 Inland Bills - Purchased	249.1	4.8	-10.7	-13.1	-16.5	55.9
7b.3 Discounted	1,449.3	-12.3	-56.2	-133.7	89.9	118.0
7b.4 Foreign Bills - Purchased	212.8	-22.4	-51.3	-33.1	7.4	1.1
7b.5 Discounted	393.9	-6.9	-41.9	-12.3	15.2	20.9