

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on July 5, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2018	2019
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>343.1</b>	<b>-169.3</b>	<b>-2,186.3</b>	<b>-1,463.8</b>	<b>526.1</b>	<b>-210.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,878.6</b>	<b>51.6</b>	<b>-388.7</b>	<b>-527.3</b>	<b>519.4</b>	<b>409.8</b>
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
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>35,458.2</b>	<b>791.8</b>	<b>1,533.7</b>	<b>1,647.7</b>	<b>2,124.2</b>	<b>740.0</b>
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
<b>7 Bank Credit</b>	<b>96,975.1</b>	<b>487.8</b>	<b>311.9</b>	<b>-742.1</b>	<b>9,781.6</b>	<b>10,409.0</b>
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