

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on Aug. 16, 2019</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2018-19</b>	<b>2019-20</b>	<b>2018</b>	<b>2019</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,789.0	-17.9	-160.7	20.7	-21.7	334.1
1.2 Borrowings from Banks	751.1	80.5	148.7	-43.5	197.0	1.2
1.3 Other Demand and Time Liabilities	120.3	16.0	33.1	-31.1	25.4	22.1
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	126,802.0	-643.8	851.2	1,064.3	8,827.4	11,690.3
2.1a Growth (Per cent)		-0.5	0.7	0.8	8.3	10.2
2.1.1 Demand	13,159.2	-81.2	-1,903.8	-1,953.6	761.9	1,360.2
2.1.2 Time	113,642.6	-562.7	2,755.0	3,017.8	8,065.5	10,330.0
2.2 Borrowings	3,571.3	49.2	-148.5	-211.2	537.4	62.8
2.3 Other Demand and Time Liabilities	5,152.9	-239.8	-486.4	-283.6	112.3	50.6
<b>3. Borrowings from Reserve Bank</b>	<b>317.5</b>	<b>4.5</b>	<b>-2,045.8</b>	<b>-1,489.4</b>	<b>656.9</b>	<b>-376.5</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>6,140.3</b>	<b>190.1</b>	<b>-559.5</b>	<b>-265.6</b>	<b>174.9</b>	<b>842.2</b>
4.1 Cash in hand	826.9	59.4	65.6	78.1	-47.1	160.7
4.2 Balances with Reserve Bank	5,313.4	130.7	-625.1	-343.7	222.0	681.6
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	2,368.6	42.0	106.2	138.1	208.3	401.9
5.2 Money at Call and Short Notice	182.8	19.4	74.0	-139.8	14.0	-73.7
5.3 Advances to Banks	269.6	-1.1	94.3	-26.8	78.9	-106.8
5.4 Other Assets	401.0	1.4	-45.5	-27.8	34.0	157.0
<b>6 Investments</b>	<b>35,601.6</b>	<b>31.0</b>	<b>1,907.1</b>	<b>1,791.0</b>	<b>2,063.0</b>	<b>510.0</b>
6.1a Growth (Per cent)		0.1	5.7	5.3	6.2	1.5
6.1 Government Securities	35,540.7	6.3	1,896.3	1,750.7	2,060.4	470.3
6.2 Other Approved Securities	60.9	24.7	10.8	40.3	2.6	39.6
<b>7 Bank Credit</b>	<b>96,829.6</b>	<b>-460.4</b>	<b>477.4</b>	<b>-887.6</b>	<b>9,920.2</b>	<b>10,098.0</b>
7.1a Growth (Per cent)		-0.5	0.6	-0.9	12.9	11.6
7a.1 Food Credit	652.2	24.7	121.7	236.1	-1.8	110.6
7a.2 Non-food credit	96,177.4	-485.1	355.7	-1,123.7	9,922.1	9,987.4
7b.1 Loans, Cash credit and Overdrafts	94,711.1	-408.1	627.0	-508.9	9,789.3	10,099.3
7b.2 Inland Bills - Purchased	236.8	-11.8	-7.8	-25.5	10.5	40.6
7b.3 Discounted	1,315.9	-29.6	-52.2	-267.1	87.2	-19.4
7b.4 Foreign Bills - Purchased	235.3	2.1	-33.2	-10.6	31.0	5.4
7b.5 Discounted	330.6	-13.1	-56.5	-75.6	2.3	-27.9