

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	<b>Outstanding as on May 10, 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>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>593.0</b>	<b>-461.8</b>	<b>-2,337.4</b>	<b>-1,213.9</b>	<b>370.0</b>	<b>190.6</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>5,822.1</b>	<b>-189.1</b>	<b>-640.9</b>	<b>-583.6</b>	<b>312.3</b>	<b>605.5</b>
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
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>35,087.1</b>	<b>532.0</b>	<b>717.1</b>	<b>1,283.6</b>	<b>1,525.1</b>	<b>1,185.5</b>
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
<b>7 Bank Credit</b>	<b>96,260.1</b>	<b>50.6</b>	<b>-1,047.8</b>	<b>-1,431.9</b>	<b>9,297.0</b>	<b>11,053.6</b>
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