

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 20, 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	185572	-87	-9773	8744	9061	33787
1.2 Borrowings from Banks	66179	7396	33736	-13280	22742	-27681
1.3 Other Demand and Time Liabilities	12114	254	3055	-3025	-1722	2542
2 Liabilities to Others						
2.1 Aggregate Deposits	13008651	-97401	390223	434879	995398	1192378
2.1a Growth (Per cent)		-0.7	3.4	3.5	9.2	10.1
2.1.1 Demand	1354786	-25201	-180370	-156502	55951	164873
2.1.2 Time	11653865	-72200	570593	591381	939447	1027505
2.2 Borrowings	318916	-10141	-8212	-59338	35571	-38581
2.3 Other Demand and Time Liabilities	560042	-1449	-21776	16395	39928	22950
3. Borrowings from Reserve Bank	25746	11021	-95989	-154942	57674	-152243
4 Cash in Hand and Balances with Reserve Bank	644704	24421	-34417	4121	32512	93371
4.1 Cash in hand	82217	2051	9155	7340	-1932	12997
4.2 Balances with Reserve Bank	562488	22370	-43572	-3219	34444	80374
5 Assets with the Banking System						
5.1 Balances with Other Banks	146747	4760	30375	-76301	46538	-69681
5.2 Money at Call and Short Notice	20885	5619	15847	-11367	7213	-13205
5.3 Advances to Banks	24156	-498	3300	-5479	6960	-7346
5.4 Other Assets	34808	123	950	-8071	9075	4900
6 Investments	3724228	-35570	29457	343171	14398	376317
6.1a Growth (Per cent)		-0.9	0.9	10.1	0.4	11.2
6.1 Government Securities	3712898	-36982	29152	333896	14851	366340
6.2 Other Approved Securities	11330	1412	305	9275	-453	9977
7 Bank Credit	9947202	12519	662211	175480	1219369	659567
7.1a Growth (Per cent)		0.1	7.7	1.8	15.1	7.1
7a.1 Food Credit	85143	-39521	35352	43533	10896	7802
7a.2 Non-food credit	9862059	52040	626859	131947	1208473	651765
7b.1 Loans, Cash credit and Overdrafts	9739095	7545	673307	217102	1213760	667309
7b.2 Inland Bills - Purchased	25198	1046	-1076	-1025	281	5881
7b.3 Discounted	128565	2965	-716	-29731	9034	-9466
7b.4 Foreign Bills - Purchased	22307	532	-3671	-2281	-303	-326
7b.5 Discounted	32037	430	-5634	-8584	-3405	-3831