

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| <i>Item</i> | Outstanding as on Sep. 13 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 | 181591 | 759 | -14831 | 4763 | -2890 | 34864 |
| 1.2 Borrowings from Banks | 66441 | -5651 | 24209 | -13018 | 20073 | -17891 |
| 1.3 Other Demand and Time Liabilities | 11742 | -1380 | 3959 | -3397 | 2077 | 1265 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 12722830 | -57364 | 137632 | 149058 | 907959 | 1159149 |
| 2.1a Growth (Per cent) | | -0.4 | 1.2 | 1.2 | 8.5 | 10.0 |
| 2.1.1 Demand | 1312208 | -53426 | -187252 | -199079 | 67567 | 129178 |
| 2.1.2 Time | 11410622 | -3938 | 324884 | 348138 | 840392 | 1029971 |
| 2.2 Borrowings | 334261 | -9928 | -2517 | -43993 | 69997 | -28930 |
| 2.3 Other Demand and Time Liabilities | 627993 | 96401 | 9753 | 84347 | 9341 | 59372 |
| 3. Borrowings from Reserve Bank | 33667 | 2527 | -193420 | -147021 | 63889 | -46891 |
| 4 Cash in Hand and Balances with Reserve Bank | 604316 | -17716 | -34690 | -36268 | 19755 | 53256 |
| 4.1 Cash in hand | 84646 | 757 | 8458 | 9769 | -168 | 16124 |
| 4.2 Balances with Reserve Bank | 519670 | -18473 | -43148 | -46037 | 19923 | 37132 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 240974 | 3824 | 9073 | 17926 | 19779 | 45849 |
| 5.2 Money at Call and Short Notice | 26590 | -237 | 18203 | -5662 | 3728 | -9856 |
| 5.3 Advances to Banks | 24669 | -642 | 6232 | -4966 | 5567 | -9765 |
| 5.4 Other Assets | 38809 | -1454 | -2757 | -4070 | 5181 | 12608 |
| 6 Investments | 3605284 | 24212 | 170110 | 224228 | 166658 | 116720 |
| 6.1a Growth (Per cent) | | 0.7 | 5.1 | 6.6 | 5.0 | 3.3 |
| 6.1 Government Securities | 3599360 | 21143 | 170062 | 220359 | 167398 | 111892 |
| 6.2 Other Approved Securities | 5924 | 3069 | 49 | 3869 | -740 | 4827 |
| 7 Bank Credit | 9701160 | 20998 | 172687 | -70562 | 1043706 | 903048 |
| 7.1a Growth (Per cent) | | 0.2 | 2.0 | -0.7 | 13.5 | 10.3 |
| 7a.1 Food Credit | 64736 | 2344 | 7500 | 23126 | -3888 | 15247 |
| 7a.2 Non-food credit | 9636424 | 18654 | 165187 | -93688 | 1047594 | 887801 |
| 7b.1 Loans, Cash credit and Overdrafts | 9493598 | 26849 | 187108 | -28396 | 1030954 | 908011 |
| 7b.2 Inland Bills - Purchased | 23585 | -299 | -685 | -2638 | 1617 | 3877 |
| 7b.3 Discounted | 128895 | -4685 | -4900 | -29401 | 10657 | -4952 |
| 7b.4 Foreign Bills - Purchased | 23488 | -335 | -3988 | -1100 | 1356 | 1172 |
| 7b.5 Discounted | 31594 | -532 | -4849 | -9028 | -878 | -5060 |