

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Nov. 22, 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 | 179765 | -315 | -13991 | 2938 | 9580 | 32199 |
| 1.2 Borrowings from Banks | 61376 | 6211 | 7740 | -18084 | 5941 | -6487 |
| 1.3 Other Demand and Time Liabilities | 12131 | 820 | 3252 | -3008 | -5531 | 2362 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 12958755 | -39224 | 387525 | 384983 | 1018749 | 1145180 |
| 2.1a Growth (Per cent) | | -0.3 | 3.4 | 3.1 | 9.4 | 9.7 |
| 2.1.1 Demand | 1331734 | 6370 | -144320 | -179553 | 112729 | 105772 |
| 2.1.2 Time | 11627020 | -45594 | 531845 | 564536 | 906019 | 1039409 |
| 2.2 Borrowings | 322153 | -6678 | -16713 | -56101 | 29282 | -26842 |
| 2.3 Other Demand and Time Liabilities | 496516 | -5187 | -45390 | -47130 | 38293 | -16962 |
| 3. Borrowings from Reserve Bank | 24246 | 720 | -129406 | -156442 | 88300 | -120326 |
| 4 Cash in Hand and Balances with Reserve Bank | 602325 | -8655 | -32936 | -38258 | 47641 | 49510 |
| 4.1 Cash in hand | 84863 | -752 | 16177 | 9987 | 7658 | 8622 |
| 4.2 Balances with Reserve Bank | 517462 | -7903 | -49113 | -48245 | 39983 | 40889 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 228849 | -1456 | 20469 | 5801 | 38760 | 22328 |
| 5.2 Money at Call and Short Notice | 18741 | 8652 | 3734 | -13511 | -12468 | -3235 |
| 5.3 Advances to Banks | 25784 | 470 | 4706 | -3851 | 7923 | -7125 |
| 5.4 Other Assets | 34357 | -1137 | -3112 | -8522 | 3963 | 8511 |
| 6 Investments | 3719688 | -38263 | 107707 | 338632 | 77317 | 293527 |
| 6.1a Growth (Per cent) | | -1.0 | 3.2 | 10.0 | 2.3 | 8.6 |
| 6.1 Government Securities | 3715987 | -33385 | 107681 | 336986 | 78187 | 290901 |
| 6.2 Other Approved Securities | 3700 | -4878 | 26 | 1646 | -870 | 2626 |
| 7 Bank Credit | 9860916 | 14541 | 507202 | 89193 | 1197912 | 728289 |
| 7.1a Growth (Per cent) | | 0.1 | 5.9 | 0.9 | 15.1 | 8.0 |
| 7a.1 Food Credit | 91304 | 11256 | 30299 | 49694 | -2087 | 19016 |
| 7a.2 Non-food credit | 9769612 | 3285 | 476903 | 39499 | 1199999 | 709273 |
| 7b.1 Loans, Cash credit and Overdrafts | 9662819 | 18700 | 522308 | 140825 | 1192674 | 742032 |
| 7b.2 Inland Bills - Purchased | 23622 | -491 | -1047 | -2601 | 1089 | 4276 |
| 7b.3 Discounted | 120352 | -3361 | -4083 | -37944 | 7084 | -14312 |
| 7b.4 Foreign Bills - Purchased | 23071 | -620 | -2022 | -1517 | 1467 | -1211 |
| 7b.5 Discounted | 31052 | 313 | -7955 | -9570 | -4402 | -2495 |