

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Jan. 17, 2020 | Variation over | | | | |
|--|---------------------------------------|----------------|-----------------------|----------------|----------------|---------------|
| | | Fortnight | Financial year so far | | Year-on-Year | |
| | | | 2018-19 | 2019-20 | 2019 | 2020 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 Liabilities to the Banking System | | | | | | |
| 1.1 Demand and Time Deposits from Banks | 194120 | -1948 | -2683 | 17292 | 12120 | 35245 |
| 1.2 Borrowings from Banks | 55846 | 1555 | 23062 | -23613 | 7146 | -27339 |
| 1.3 Other Demand and Time Liabilities | 11920 | 102 | 8300 | -3219 | 939 | -2897 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 13126472 | -83893 | 559925 | 552700 | 1058532 | 1140498 |
| 2.1a Growth (Per cent) | | -0.6 | 4.9 | 4.4 | 9.7 | 9.5 |
| 2.1.1 Demand | 1333895 | -34605 | -153464 | -177392 | 104682 | 117077 |
| 2.1.2 Time | 11792576 | -49288 | 713388 | 730092 | 953850 | 1023421 |
| 2.2 Borrowings | 310762 | -5579 | -4102 | -67492 | 6365 | -50845 |
| 2.3 Other Demand and Time Liabilities | 516741 | 7619 | -69034 | -26905 | 10601 | 26907 |
| 3. Borrowings from Reserve Bank | 21159 | 2994 | -168983 | -159529 | 52368 | -83836 |
| 4 Cash in Hand and Balances with Reserve Bank | 625810 | 3823 | -15477 | -14774 | 55123 | 55536 |
| 4.1 Cash in hand | 78727 | -794 | 8563 | 3851 | 5799 | 10099 |
| 4.2 Balances with Reserve Bank | 547082 | 4617 | -24040 | -18625 | 49324 | 45436 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 153080 | -226 | 33404 | -69968 | 38397 | -66377 |
| 5.2 Money at Call and Short Notice | 13507 | 4233 | 14120 | -18745 | 2237 | -18855 |
| 5.3 Advances to Banks | 23075 | -3872 | 4342 | -6561 | 5551 | -9470 |
| 5.4 Other Assets | 35190 | 1955 | 5572 | -7689 | 13004 | 660 |
| 6 Investments | 3713191 | -66555 | 44977 | 332135 | -155 | 349760 |
| 6.1a Growth (Per cent) | | -1.8 | 1.4 | 9.8 | -0.0 | 10.4 |
| 6.1 Government Securities | 3702836 | -68376 | 44577 | 323835 | -109 | 340853 |
| 6.2 Other Approved Securities | 10354 | 1821 | 400 | 8300 | -46 | 8907 |
| 7 Bank Credit | 10005532 | -30686 | 707130 | 233810 | 1190548 | 672977 |
| 7.1a Growth (Per cent) | | -0.3 | 8.2 | 2.4 | 14.6 | 7.2 |
| 7a.1 Food Credit | 82101 | -1401 | 28959 | 40491 | 12342 | 11153 |
| 7a.2 Non-food credit | 9923431 | -29285 | 678171 | 193319 | 1178206 | 661824 |
| 7b.1 Loans, Cash credit and Overdrafts | 9792463 | -27841 | 710669 | 270469 | 1177629 | 683315 |
| 7b.2 Inland Bills - Purchased | 24585 | 37 | 536 | -1638 | 2705 | 3656 |
| 7b.3 Discounted | 135498 | 1226 | 3257 | -22798 | 13621 | -6506 |
| 7b.4 Foreign Bills - Purchased | 23250 | -2272 | -3693 | -1338 | -2276 | 639 |
| 7b.5 Discounted | 29736 | -1837 | -3640 | -10885 | -1130 | -8126 |