

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

<i>Item</i>	<b>Outstanding as on Aug.30 2019</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2018-19	2019-20	2018	2019
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	180834	1998	-13063	4006	890	32339
1.2 Borrowings from Banks	72095	-3018	10750	-7364	8880	1222
1.3 Other Demand and Time Liabilities	13133	1099	9051	-2006	7118	-2436
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	12780229	100220	220466	206457	950417	1133713
2.1a Growth (Per cent)		0.8	1.9	1.6	8.9	9.7
2.1.1 Demand	1365880	49938	-141248	-145407	119763	136846
2.1.2 Time	11414349	50282	361714	351865	830654	996868
2.2 Borrowings	344191	-12942	-3389	-34063	52168	-18129
2.3 Other Demand and Time Liabilities	531122	15799	-38317	-12524	4020	10571
<b>3. Borrowings from Reserve Bank</b>	<b>31140</b>	<b>-612</b>	<b>-212317</b>	<b>-149548</b>	<b>59021</b>	<b>-30521</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>621939</b>	<b>7868</b>	<b>-39321</b>	<b>-18645</b>	<b>42186</b>	<b>75509</b>
4.1 Cash in hand	83796	1060	10904	8919	-3055	12827
4.2 Balances with Reserve Bank	538143	6808	-50225	-27564	45241	62682
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	237150	214	9775	14102	23696	41322
5.2 Money at Call and Short Notice	26827	8491	13235	-5425	3887	-4651
5.3 Advances to Banks	25311	-1649	5747	-4324	4740	-8638
5.4 Other Assets	40263	161	-2571	-2616	3639	13875
<b>6 Investments</b>	<b>3581072</b>	<b>20917</b>	<b>186243</b>	<b>200016</b>	<b>169322</b>	<b>76376</b>
6.1a Growth (Per cent)		0.6	5.6	5.9	5.1	2.2
6.1 Government Securities	3578217	24149	186057	199216	169898	74754
6.2 Other Approved Securities	2855	-3232	186	800	-576	1621
<b>7 Bank Credit</b>	<b>9680692</b>	<b>-2293</b>	<b>155328</b>	<b>-91030</b>	<b>1036516</b>	<b>899939</b>
7.1a Growth (Per cent)		-0.0	1.8	-0.9	13.4	10.2
7a.1 Food Credit	62392	-2828	6865	20782	-1151	13538
7a.2 Non-food credit	9618300	535	148463	-111812	1037667	886401
7b.1 Loans, Cash credit and Overdrafts	9467279	-3856	167222	-54715	1021442	901578
7b.2 Inland Bills - Purchased	23884	208	-529	-2339	1406	4020
7b.3 Discounted	133580	1994	-2755	-24716	11935	-2412
7b.4 Foreign Bills - Purchased	23823	294	-2169	-765	2705	-312
7b.5 Discounted	32126	-933	-6441	-8496	-971	-2936