

## 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
	1		2	3	4	5
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>24246</b>	<b>720</b>	<b>-129406</b>	<b>-156442</b>	<b>88300</b>	<b>-120326</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>602325</b>	<b>-8655</b>	<b>-32936</b>	<b>-38258</b>	<b>47641</b>	<b>49510</b>
4.1 Cash in hand	84863	-752	16177	9987	7658	8622
4.2 Balances with Reserve Bank	517462	-7903	-49113	-48245	39983	40889
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>3719688</b>	<b>-38263</b>	<b>107707</b>	<b>338632</b>	<b>77317</b>	<b>293527</b>
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
<b>7 Bank Credit</b>	<b>9860916</b>	<b>14541</b>	<b>507202</b>	<b>89193</b>	<b>1197912</b>	<b>728289</b>
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