

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 27, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2019	2020
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	230770	5505	15270	53942	15270	53942
1.2 Borrowings from Banks	80951	29357	19336	1492	19336	1492
1.3 Other Demand and Time Liabilities	16312	1385	8622	1172	8622	1172
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13571033	231883	1147722	997261	1147722	997261
2.1a Growth (Per cent)		1.7	10.0	7.9	10.0	7.9
2.1.1 Demand	1616970	159402	141005	105682	141005	105682
2.1.2 Time	11954063	72481	1006717	891579	1006717	891579
2.2 Borrowings	309472	-3040	12545	-68781	12545	-68781
2.3 Other Demand and Time Liabilities	603945	-72225	-15222	60299	-15222	60299
<b>3. Borrowings from Reserve Bank</b>	<b>286443</b>	<b>181408</b>	<b>-93290</b>	<b>105755</b>	<b>-93290</b>	<b>105755</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>592285</b>	<b>-38297</b>	<b>54833</b>	<b>-48299</b>	<b>54833</b>	<b>-48299</b>
4.1 Cash in hand	87154	7592	14812	12277	14812	12277
4.2 Balances with Reserve Bank	505131	-45889	40021	-60576	40021	-60576
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	156196	9060	36995	-66852	36995	-66852
5.2 Money at Call and Short Notice	20222	5431	14009	-12030	14009	-12030
5.3 Advances to Banks	30531	1566	1433	896	1433	896
5.4 Other Assets	53241	1037	13921	10362	13921	10362
<b>6 Investments</b>	<b>3693396</b>	<b>-101618</b>	<b>62602</b>	<b>312340</b>	<b>62602</b>	<b>312340</b>
6.1a Growth (Per cent)		-2.7	1.9	9.2	1.9	9.2
6.1 Government Securities	3684743	-102273	61595	305741	61595	305741
6.2 Other Approved Securities	8653	656	1007	6598	1007	6598
<b>7 Bank Credit</b>	<b>10371913</b>	<b>231440</b>	<b>1146298</b>	<b>600190</b>	<b>1146298</b>	<b>600190</b>
7.1a Growth (Per cent)		2.3	13.3	6.1	13.3	6.1
7a.1 Food Credit	51763	-8629	-379	10153	-379	10153
7a.2 Non-food credit	10320150	240069	1146677	590037	1146677	590037
7b.1 Loans, Cash credit and Overdrafts	10150692	229083	1123515	628698	1123515	628698
7b.2 Inland Bills – Purchased	25658	-547	5830	-566	5830	-566
7b.3 Discounted	145683	3819	19549	-12613	19549	-12613
7b.4 Foreign Bills – Purchased	20458	-525	-1716	-4130	-1716	-4130
7b.5 Discounted	29423	-389	-881	-11199	-881	-11199