

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

<i>Item</i>	<b>Outstanding as on Sep. 27 2019</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2018-19</b>	<b>2019-20</b>	<b>2018</b>	<b>2019</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	187721	6132	-12918	10894	-3897	39082
1.2 Borrowings from Banks	63081	-3363	16017	-16378	21686	-13059
1.3 Other Demand and Time Liabilities	11781	-12	4811	-3358	2207	453
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	12906766	183909	373806	332994	882313	1106911
2.1a Growth (Per cent)		1.4	3.3	2.6	8.1	9.4
2.1.1 Demand	1408864	96654	-60695	-102424	72708	99276
2.1.2 Time	11497902	87255	434500	435418	809605	1007635
2.2 Borrowings	341068	6860	9318	-37185	66106	-33958
2.3 Other Demand and Time Liabilities	530788	-94360	-56323	-12858	15543	28243
<b>3. Borrowings from Reserve Bank</b>	<b>47478</b>	<b>13811</b>	<b>-94362</b>	<b>-133210</b>	<b>139086</b>	<b>-132138</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>616281</b>	<b>11845</b>	<b>-8118</b>	<b>-24303</b>	<b>42400</b>	<b>38649</b>
4.1 Cash in hand	83839	-927	12441	8963	-9321	11334
4.2 Balances with Reserve Bank	532442	12772	-20559	-33265	51721	27315
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	237264	-3750	2400	14216	6117	48811
5.2 Money at Call and Short Notice	20426	-6163	14165	-11826	9402	-11981
5.3 Advances to Banks	26202	-467	10581	-3433	12914	-12582
5.4 Other Assets	35054	-3559	-4017	-7824	5897	10113
<b>6 Investments</b>	<b>3692767</b>	<b>87486</b>	<b>129533</b>	<b>311711</b>	<b>122189</b>	<b>244780</b>
6.1a Growth (Per cent)		2.4	3.9	9.2	3.7	7.1
6.1 Government Securities	3689393	90038	128898	310391	121797	243089
6.2 Other Approved Securities	3374	-2552	635	1319	392	1691
<b>7 Bank Credit</b>	<b>9771310</b>	<b>59653</b>	<b>356239</b>	<b>-412</b>	<b>998227</b>	<b>789646</b>
7.1a Growth (Per cent)		0.6	4.1	-0.0	12.5	8.8
7a.1 Food Credit	60085	-4651	5674	18475	1295	12422
7a.2 Non-food credit	9711225	64304	350565	-18887	996932	777224
7b.1 Loans, Cash credit and Overdrafts	9563004	59006	356011	41011	989346	808514
7b.2 Inland Bills - Purchased	24352	765	-130	-1871	241	4090
7b.3 Discounted	126362	-2535	3033	-31934	9282	-15418
7b.4 Foreign Bills - Purchased	24509	1025	-736	-79	159	-1059
7b.5 Discounted	33083	1393	-1938	-7539	-802	-6481