

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Nov. 8, 2019	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2018	2019
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	180229	-3911	-13727	3401	8444	32399
1.2 Borrowings from Banks	55208	-4619	12170	-24251	10456	-17085
1.3 Other Demand and Time Liabilities	11354	-321	5582	-3785	-1731	-745
2 Liabilities to Others						
2.1 Aggregate Deposits	12998589	20505	399719	424817	990042	1172821
2.1a Growth (Per cent)		0.2	3.5	3.4	9.1	9.9
2.1.1 Demand	1326004	-35290	-153511	-185284	102232	109233
2.1.2 Time	11672585	55794	553230	610101	887810	1063588
2.2 Borrowings	328625	-7452	-15734	-49628	30220	-21349
2.3 Other Demand and Time Liabilities	501721	-9331	-64551	-41925	19577	7405
3. Borrowings from Reserve Bank	23526	1253	-167311	-157162	81962	-83141
4 Cash in Hand and Balances with Reserve Bank	610856	-22464	-31839	-29728	45990	56945
4.1 Cash in hand	85491	412	13386	10615	2270	12041
4.2 Balances with Reserve Bank	525365	-22876	-45225	-40342	43720	44904
5 Assets with the Banking System						
5.1 Balances with Other Banks	230044	-6389	24223	6996	39775	19769
5.2 Money at Call and Short Notice	10089	-959	6614	-22163	-7599	-14767
5.3 Advances to Banks	25443	6	4153	-4192	7985	-6913
5.4 Other Assets	35699	1400	-3269	-7180	3273	10009
6 Investments	3759315	75822	124671	378259	64366	316190
6.1a Growth (Per cent)		2.1	3.8	11.2	1.9	9.2
6.1 Government Securities	3750737	75211	124359	371736	64911	308972
6.2 Other Approved Securities	8578	611	312	6523	-546	7218
7 Bank Credit	9847517	6954	486002	75794	1180346	736090
7.1a Growth (Per cent)		0.1	5.6	0.8	14.9	8.1
7a.1 Food Credit	80048	10270	18558	38438	-7687	19501
7a.2 Non-food credit	9767469	-3316	467444	37356	1188033	716589
7b.1 Loans, Cash credit and Overdrafts	9644974	10518	494857	122980	1164866	751638
7b.2 Inland Bills - Purchased	24113	-607	-593	-2110	1271	4313
7b.3 Discounted	123981	-1218	-1062	-34315	14133	-13704
7b.4 Foreign Bills - Purchased	23691	-380	-531	-897	2477	-2082
7b.5 Discounted	30758	-1359	-6670	-9864	-2401	-4076