

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 13, 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	225264	-2798	2189	48437	22169	61517
1.2 Borrowings from Banks	64442	-18193	26644	-15017	15964	-22325
1.3 Other Demand and Time Liabilities	14927	1849	2733	-212	-3364	5677
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13339089	12871	801405	765317	1115827	1111634
2.1a Growth (Per cent)		0.1	7.0	6.1	10.0	9.1
2.1.1 Demand	1457507	-2419	-79314	-53780	115705	166539
2.1.2 Time	11881582	15290	880720	819098	1000122	945095
2.2 Borrowings	312512	4087	7722	-65741	22665	-60918
2.3 Other Demand and Time Liabilities	676413	92281	39273	132767	81464	78272
<b>3. Borrowings from Reserve Bank</b>	<b>105035</b>	<b>50849</b>	<b>-149683</b>	<b>-75653</b>	<b>14503</b>	<b>-19260</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>632546</b>	<b>152</b>	<b>42323</b>	<b>-8038</b>	<b>111602</b>	<b>4472</b>
4.1 Cash in hand	81526	-835	8023	6649	8050	13438
4.2 Balances with Reserve Bank	551020	988	34300	-14687	103552	-8966
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	147136	-18858	35733	-75912	43817	-74650
5.2 Money at Call and Short Notice	14791	-3449	12655	-17461	3875	-16107
5.3 Advances to Banks	28965	1478	1440	-670	2936	-677
5.4 Other Assets	52203	2023	11362	9324	14002	11883
<b>6 Investments</b>	<b>3795013</b>	<b>16727</b>	<b>75690</b>	<b>413957</b>	<b>59255</b>	<b>400870</b>
6.1a Growth (Per cent)		0.4	2.3	12.2	1.8	11.8
6.1 Government Securities	3787016	17957	75729	408014	59657	393881
6.2 Other Approved Securities	7997	-1230	-39	5943	-402	6989
<b>7 Bank Credit</b>	<b>10140493</b>	<b>35627</b>	<b>930817</b>	<b>368771</b>	<b>1209494</b>	<b>584251</b>
7.1a Growth (Per cent)		0.4	10.8	3.8	14.5	6.1
7a.1 Food Credit	60392	-5204	10685	18782	10508	7718
7a.2 Non-food credit	10080101	40831	920132	349989	1198986	576533
7b.1 Loans, Cash credit and Overdrafts	9921357	33425	925134	399363	1187822	597744
7b.2 Inland Bills – Purchased	26205	742	3324	-18	4865	2488
7b.3 Discounted	142065	1725	10538	-16231	19434	-7220
7b.4 Foreign Bills – Purchased	20967	-272	-5168	-3621	-2982	-168
7b.5 Discounted	29899	8	-3011	-10723	356	-8592