

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Dec. 6, 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>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	185745	5986	-13267	8917	9357	37454
1.2 Borrowings from Banks	58783	-2595	13942	-20676	11970	-15282
1.3 Other Demand and Time Liabilities	11860	-271	6659	-3279	2577	-1316
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13105839	147366	458582	532067	1046964	1221207
2.1a Growth (Per cent)		1.1	4.0	4.2	9.7	10.3
2.1.1 Demand	1379794	48055	-169428	-131493	102640	178940
2.1.2 Time	11726045	99311	628010	663560	944324	1042267
2.2 Borrowings	329057	6887	-24194	-49197	24324	-12457
2.3 Other Demand and Time Liabilities	559194	51412	-50628	15548	-130378	50955
<b>3. Borrowings from Reserve Bank</b>	<b>14725</b>	<b>-9521</b>	<b>-183960</b>	<b>-165963</b>	<b>68865</b>	<b>-75293</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>620167</b>	<b>17722</b>	<b>-38907</b>	<b>-20416</b>	<b>44463</b>	<b>73324</b>
4.1 Cash in hand	80049	-4935	12464	5172	6220	7521
4.2 Balances with Reserve Bank	540118	22656	-51371	-25589	38243	65803
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	141631	-87137	19512	-81417	38353	-63934
5.2 Money at Call and Short Notice	15266	-3476	11201	-16986	311	-14178
5.3 Advances to Banks	24654	-1160	2884	-4981	6640	-6432
5.4 Other Assets	34686	352	-1006	-8193	7717	6733
<b>6 Investments</b>	<b>3760638</b>	<b>41069</b>	<b>133405</b>	<b>379582</b>	<b>94315</b>	<b>308779</b>
6.1a Growth (Per cent)		1.1	4.0	11.2	2.8	8.9
6.1 Government Securities	3750720	34852	133243	371719	94923	300071
6.2 Other Approved Securities	9918	6218	162	7863	-607	8708
<b>7 Bank Credit</b>	<b>9934740</b>	<b>74437</b>	<b>580828</b>	<b>163017</b>	<b>1208065</b>	<b>728487</b>
7.1a Growth (Per cent)		0.8	6.7	1.7	15.1	7.9
7a.1 Food Credit	124664	33360	37456	83054	10672	45219
7a.2 Non-food credit	9810076	41077	543372	79963	1197393	683268
7b.1 Loans, Cash credit and Overdrafts	9731606	69420	595456	209612	1204569	737672
7b.2 Inland Bills - Purchased	24152	526	-944	-2071	853	4703
7b.3 Discounted	125601	5248	-3050	-32695	6945	-10097
7b.4 Foreign Bills - Purchased	21774	-1298	-3702	-2813	76	-827
7b.5 Discounted	31607	540	-6932	-9015	-4378	-2964