

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item   | Outstanding<br>as on<br>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         |