

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May. 22, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	253796	-4692	-7371	19448	17282	84340
1.2 Borrowings from Banks	67207	606	-8417	3206	-5383	-3835
1.3 Other Demand and Time Liabilities	17410	1266	-3575	1247	-4161	5846
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13830525	-19843	-74214	263033	1146735	1330967
2.1a Growth (Per cent)		-0.1	-0.6	1.9	10.1	10.6
2.1.1 Demand	1447222	2477	-198198	-169781	143202	134133
2.1.2 Time	12383303	-22321	123984	432814	1003533	1196835
2.2 Borrowings	290789	-4367	-20444	-18650	-9265	-67020
2.3 Other Demand and Time Liabilities	518970	-4435	-59253	-84706	-5420	34576
<b>3. Borrowings from Reserve Bank</b>	<b>292242</b>	<b>1384</b>	<b>-116393</b>	<b>6619</b>	<b>6116</b>	<b>227947</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>521868</b>	<b>12784</b>	<b>-64966</b>	<b>-101578</b>	<b>37533</b>	<b>-53749</b>
4.1 Cash in hand	87881	2519	2546	621	10192	10459
4.2 Balances with Reserve Bank	433987	10265	-67512	-102199	27341	-64208
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	201145	23631	4695	45743	28950	-26598
5.2 Money at Call and Short Notice	18705	-605	-8611	-1568	-6331	-4936
5.3 Advances to Banks	25058	591	-2674	-5473	-3012	-1903
5.4 Other Assets	53122	-5814	-1310	-910	13243	11553
<b>6 Investments</b>	<b>4054375</b>	<b>26161</b>	<b>140844</b>	<b>360805</b>	<b>148016</b>	<b>532475</b>
6.1a Growth (Per cent)		0.6	4.2	9.8	4.4	15.1
6.1 Government Securities	4052647	26014	140969	367730	147290	532676
6.2 Other Approved Securities	1728	147	-125	-6925	726	-202
<b>7 Bank Credit</b>	<b>10223150</b>	<b>-28683</b>	<b>-150177</b>	<b>-147711</b>	<b>1083890</b>	<b>601605</b>
7.1a Growth (Per cent)		-0.3	-1.5	-1.4	12.7	6.3
7a.1 Food Credit	79416	10182	24112	27652	12812	13694
7a.2 Non-food credit	10143734	-38865	-174289	-175363	1071078	587911
7b.1 Loans, Cash credit and Overdrafts	10035005	-24195	-128915	-114503	1070418	641927
7b.2 Inland Bills - Purchased	22396	39	-120	-3261	7026	-3707
7b.3 Discounted	126923	-3724	-14322	-18760	8752	-17051
7b.4 Foreign Bills - Purchased	14734	7	-3468	-5723	-2374	-6386
7b.5 Discounted	24091	-811	-3353	-5463	68	-13179