

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Apr. 24, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	246113	2936	-6802	11765	17004	76088
1.2 Borrowings from Banks	59066	-5599	-4903	-4935	-3909	-15490
1.3 Other Demand and Time Liabilities	15739	357	-4914	-424	-6793	5513
2 Liabilities to Others						
2.1 Aggregate Deposits	13710685	-3932	-89902	143193	1102448	1226816
2.1a Growth (Per cent)		-0.0	-0.7	1.1	9.7	9.8
2.1.1 Demand	1469229	-6956	-159565	-147774	134142	117507
2.1.2 Time	12241456	3024	69663	290967	968305	1109309
2.2 Borrowings	302566	3882	-8792	-6872	14984	-66896
2.3 Other Demand and Time Liabilities	534795	-29682	-55751	-68881	-9908	46899
3. Borrowings from Reserve Bank	288194	32264	-75210	1751	57902	182716
4 Cash in Hand and Balances with Reserve Bank	511303	22739	-39471	-81089	42022	-89810
4.1 Cash in hand	87571	629	3292	311	9140	9403
4.2 Balances with Reserve Bank	423731	22110	-42763	-81400	32882	-99213
5 Assets with the Banking System						
5.1 Balances with Other Banks	158380	-3017	-337	2979	31751	-64331
5.2 Money at Call and Short Notice	19699	-999	-4929	-574	-14679	-7624
5.3 Advances to Banks	25332	232	-3174	-5200	-2423	-1129
5.4 Other Assets	60643	4442	534	6611	17385	17230
6 Investments	3969871	10718	74455	276301	94703	514360
6.1a Growth (Per cent)		0.3	2.2	7.5	2.8	14.9
6.1 Government Securities	3968578	10580	75329	283661	94734	514247
6.2 Other Approved Securities	1293	138	-875	-7360	-31	113
7 Bank Credit	10269258	-69340	-150777	-101603	1103320	648312
7.1a Growth (Per cent)		-0.7	-1.5	-1.0	13.0	6.7
7a.1 Food Credit	52643	-1430	1551	880	-8874	9482
7a.2 Non-food credit	10216615	-67910	-152328	-102483	1112194	638830
7b.1 Loans, Cash credit and Overdrafts	10071998	-52932	-135247	-77511	1081754	685252
7b.2 Inland Bills - Purchased	22518	-1962	-1789	-3139	4666	-1917
7b.3 Discounted	134503	-10084	-12135	-11180	13150	-11658
7b.4 Foreign Bills - Purchased	15127	-2878	-1065	-5331	1304	-8396
7b.5 Discounted	25112	-1483	-541	-4442	2446	-14969