

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
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
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
3. Borrowings from Reserve Bank	292242	1384	-116393	6619	6116	227947
4 Cash in Hand and Balances with Reserve Bank	521868	12784	-64966	-101578	37533	-53749
4.1 Cash in hand	87881	2519	2546	621	10192	10459
4.2 Balances with Reserve Bank	433987	10265	-67512	-102199	27341	-64208
5 Assets with the Banking System						
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
6 Investments	4054375	26161	140844	360805	148016	532475
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
7 Bank Credit	10223150	-28683	-150177	-147711	1083890	601605
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