

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Feb. 28, 2020</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>2019</b>	<b>2020</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	228064	26646	487	51236	19031	66019
1.2 Borrowings from Banks	82635	9682	20981	3176	10444	1531
1.3 Other Demand and Time Liabilities	13078	518	3558	-2062	252	3002
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13331705	105410	804602	757933	1093606	1101054
2.1a Growth (Per cent)		0.8	7.0	6.0	9.8	9.0
2.1.1 Demand	1465470	102425	-68679	-45817	140368	163867
2.1.2 Time	11866235	2985	873281	803751	953238	937186
2.2 Borrowings	308425	-1078	-281	-69828	5370	-57002
2.3 Other Demand and Time Liabilities	581183	26037	-24705	37537	5228	47020
<b>3. Borrowings from Reserve Bank</b>	<b>54186</b>	<b>38740</b>	<b>-175714</b>	<b>-126502</b>	<b>16031</b>	<b>-44078</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>632014</b>	<b>-2765</b>	<b>-20837</b>	<b>-8569</b>	<b>41043</b>	<b>67101</b>
4.1 Cash in hand	81982	3385	8497	7105	8462	13420
4.2 Balances with Reserve Bank	550033	-6149	-29334	-15674	32581	53681
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	165769	10187	35472	-57279	37052	-55756
5.2 Money at Call and Short Notice	18239	-3990	8060	-14013	1419	-8064
5.3 Advances to Banks	27488	1094	1377	-2147	2844	-2092
5.4 Other Assets	49031	12767	11119	6152	16669	8953
<b>6 Investments</b>	<b>3778170</b>	<b>-11387</b>	<b>90688</b>	<b>397114</b>	<b>66</b>	<b>369028</b>
6.1a Growth (Per cent)		-0.3	2.7	11.7	0.0	10.8
6.1 Government Securities	3769042	-12688	90548	390041	209	361088
6.2 Other Approved Securities	9127	1301	139	7073	-143	7940
<b>7 Bank Credit</b>	<b>10104980</b>	<b>62397</b>	<b>895028</b>	<b>333257</b>	<b>1201420</b>	<b>584527</b>
7.1a Growth (Per cent)		0.6	10.4	3.4	14.4	6.1
7a.1 Food Credit	65596	-7728	13655	23986	10009	9952
7a.2 Non-food credit	10039384	70125	881373	309271	1191411	574575
7b.1 Loans, Cash credit and Overdrafts	9888047	58553	889000	366054	1180921	600568
7b.2 Inland Bills - Purchased	25463	1031	2506	-760	4352	2564
7b.3 Discounted	140339	2147	9697	-17957	19209	-8104
7b.4 Foreign Bills - Purchased	21239	140	-3433	-3349	-2711	-1631
7b.5 Discounted	29891	526	-2742	-10731	-351	-8870