

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jan. 31, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2019	2020
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	194902	785	-1804	18074	15104	35148
1.2 Borrowings from Banks	66868	8025	16024	-12591	6031	-9279
1.3 Other Demand and Time Liabilities	12996	1075	3985	-2143	4767	2494
2 Liabilities to Others						
2.1 Aggregate Deposits	13324155	197560	696650	750384	1065110	1201456
2.1a Growth (Per cent)		1.5	6.1	6.0	9.6	9.9
2.1.1 Demand	1437482	103499	-126373	-73805	104543	193574
2.1.2 Time	11886673	94061	823024	824189	960567	1007882
2.2 Borrowings	311853	1091	-6157	-66401	2635	-47699
2.3 Other Demand and Time Liabilities	551037	35206	-50309	7390	7298	42478
3. Borrowings from Reserve Bank	16915	-4244	-174133	-163773	30830	-82930
4 Cash in Hand and Balances with Reserve Bank	632357	6439	-19692	-8226	62278	66298
4.1 Cash in hand	81653	2817	7561	6777	6183	14027
4.2 Balances with Reserve Bank	550704	3622	-27253	-15003	56095	52271
5 Assets with the Banking System						
5.1 Balances with Other Banks	151374	-1609	25295	-71674	30182	-59973
5.2 Money at Call and Short Notice	20180	6673	8823	-12072	5058	-6885
5.3 Advances to Banks	24951	1876	3428	-4684	3778	-6680
5.4 Other Assets	35111	-103	6394	-7767	12866	-241
6 Investments	3735490	21795	39671	354433	-52095	377365
6.1a Growth (Per cent)		0.6	1.2	10.5	-1.5	11.2
6.1 Government Securities	3730716	27376	38382	351715	-53074	374929
6.2 Other Approved Securities	4773	-5581	1290	2719	979	2436
7 Bank Credit	10102568	98926	804103	330846	1196055	673040
7.1a Growth (Per cent)		1.0	9.3	3.4	14.5	7.1
7a.1 Food Credit	78899	-3202	25740	37289	15350	11170
7a.2 Non-food credit	10023669	102128	778363	293557	1180705	661870
7b.1 Loans, Cash credit and Overdrafts	9888783	98144	806098	366790	1180851	684206
7b.2 Inland Bills - Purchased	24593	8	1336	-1630	3551	2864
7b.3 Discounted	135165	-333	5214	-23131	14779	-8796
7b.4 Foreign Bills - Purchased	22422	-761	-3288	-2165	-707	-593
7b.5 Discounted	31605	1868	-5258	-9017	-2419	-4640