

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May. 8, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	258427	14920	-4436	24079	19744	86035
1.2 Borrowings from Banks	66681	2160	-12054	2680	-2874	-724
1.3 Other Demand and Time Liabilities	16143	426	-2356	-20	4613	3361
2 Liabilities to Others						
2.1 Aggregate Deposits	13850438	127256	-56379	282946	1174641	1333045
2.1a Growth (Per cent)		0.9	-0.4	2.1	10.4	10.6
2.1.1 Demand	1459077	-2304	-200582	-157926	151854	148372
2.1.2 Time	12391361	129560	144203	440872	1022787	1184673
2.2 Borrowings	295058	-6400	-18474	-14380	437	-64721
2.3 Other Demand and Time Liabilities	527672	6052	-53303	-76004	2281	37329
3. Borrowings from Reserve Bank	290858	2664	-121387	4415	19064	231557
4 Cash in Hand and Balances with Reserve Bank	508877	-2628	-58298	-83515	60627	-73409
4.1 Cash in hand	85154	-2619	1485	-2106	11591	8793
4.2 Balances with Reserve Bank	423722	-9	-59783	-81409	49036	-82202
5 Assets with the Banking System						
5.1 Balances with Other Banks	172863	10940	893	17462	31362	-51078
5.2 Money at Call and Short Notice	20661	962	-11149	388	1188	-442
5.3 Advances to Banks	24467	-864	-1903	-6064	-2031	-3265
5.4 Other Assets	62948	2306	-2593	8916	12810	22662
6 Investments	4028612	58966	129999	335042	120893	517556
6.1a Growth (Per cent)		1.5	3.8	9.1	3.6	14.7
6.1 Government Securities	4027031	58678	130208	342114	120511	517822
6.2 Other Approved Securities	1581	288	-208	-7072	381	-265
7 Bank Credit	10252405	-21010	-146966	-118455	1104112	627649
7.1a Growth (Per cent)		-0.2	-1.5	-1.1	13.0	6.5
7a.1 Food Credit	69235	16591	20089	17471	3675	7535
7a.2 Non-food credit	10183171	-37601	-167055	-135926	1100437	620114
7b.1 Loans, Cash credit and Overdrafts	10059770	-16664	-127751	-897379	1084530	665527
7b.2 Inland Bills - Purchased	22357	-154	-1311	-3301	5593	-2555
7b.3 Discounted	130649	-3802	-13370	-15034	11798	-14278
7b.4 Foreign Bills - Purchased	14728	-228	-3305	-5730	107	-6555
7b.5 Discounted	24902	-163	-1229	-4652	2084	-14490