

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Apr. 10, 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	243733	9385	-5166	9385	21557	72071
1.2 Borrowings from Banks	68480	4478	-1948	4478	7700	-9032
1.3 Other Demand and Time Liabilities	15379	-784	-6498	-784	2640	6738
2 Liabilities to Others						
2.1 Aggregate Deposits	13714927	147435	-43608	147435	1201048	1184764
2.1a Growth (Per cent)		1.1	-0.3	1.1	10.6	9.5
2.1.1 Demand	1481652	-135351	-143064	-135351	186254	113429
2.1.2 Time	12233275	282786	99456	282786	1014794	1071335
2.2 Borrowings	297451	-11988	-6306	-11988	18330	-74497
2.3 Other Demand and Time Liabilities	561697	-41979	-61298	-41979	3302	79350
3. Borrowings from Reserve Bank	255930	-30513	-82341	-30513	46116	157583
4 Cash in Hand and Balances with Reserve Bank	486791	-105600	-56409	-105600	76360	-97384
4.1 Cash in hand	85170	-2090	4598	-2090	25024	5695
4.2 Balances with Reserve Bank	401621	-103510	-61007	-103510	51336	-103079
5 Assets with the Banking System						
5.1 Balances with Other Banks	161698	6297	2302	6297	38509	-63652
5.2 Money at Call and Short Notice	20738	465	-3323	465	5595	-8191
5.3 Advances to Banks	26055	-4476	-1474	-4476	-169	-2106
5.4 Other Assets	56189	2157	-1150	2157	16256	14460
6 Investments	3925665	232095	60184	232095	58933	484425
6.1a Growth (Per cent)		6.3	1.8	6.3	1.7	14.1
6.1 Government Securities	3924509	239592	61197	239592	59166	484311
6.2 Other Approved Securities	1156	-7497	-1013	-7497	-234	114
7 Bank Credit	10339299	-31562	-126936	-31562	1198763	694512
7.1a Growth (Per cent)		-0.3	-1.3	-0.3	14.2	7.2
7a.1 Food Credit	54073	2310	-5680	2310	3956	18143
7a.2 Non-food credit	10285226	-33872	-121256	-33872	1194807	676369
7b.1 Loans, Cash credit and Overdrafts	10125613	-23896	-116979	-23896	1174462	720598
7b.2 Inland Bills - Purchased	24480	-1177	-1322	-1177	4745	-421
7b.3 Discounted	144579	-1104	-7918	-1104	17979	-5799
7b.4 Foreign Bills - Purchased	18021	-2436	726	-2436	465	-7292
7b.5 Discounted	26606	-2948	-1443	-2948	1112	-12573