

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on June 5, 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	249871	-4807	-2339	15523	21415	75382
1.2 Borrowings from Banks	57766	-9442	-7836	-6236	-10566	-13858
1.3 Other Demand and Time Liabilities	15620	-1791	-4825	-544	-234	5305
2 Liabilities to Others						
2.1 Aggregate Deposits	13955386	125472	-33512	387894	1131911	1415127
2.1a Growth (Per cent)		0.9	-0.3	2.9	9.9	11.3
2.1.1 Demand	1476881	31974	-217761	-140122	131347	183355
2.1.2 Time	12478505	93497	184249	528016	1000564	1231771
2.2 Borrowings	287298	-3491	-28693	-22141	-28724	-62262
2.3 Other Demand and Time Liabilities	537923	19008	-14768	-65753	35792	9044
3. Borrowings from Reserve Bank	291119	-1123	-154144	5496	-23255	264575
4 Cash in Hand and Balances with Reserve Bank	530041	8065	-53574	-93405	68072	-56968
4.1 Cash in hand	84514	-3475	2773	-2746	12251	6865
4.2 Balances with Reserve Bank	445527	11540	-56347	-90659	55821	-63833
5 Assets with the Banking System						
5.1 Balances with Other Banks	166274	-34775	8066	10873	34247	-64840
5.2 Money at Call and Short Notice	20171	1466	-11227	-102	-13146	-854
5.3 Advances to Banks	24045	-1013	-2240	-6487	-1985	-3351
5.4 Other Assets	50691	-2229	-6680	-3341	12975	14492
6 Investments	4152697	98326	112099	405348	47418	659542
6.1a Growth (Per cent)		2.4	3.3	10.8	1.4	18.9
6.1 Government Securities	4151031	98354	112085	412334	50333	659944
6.2 Other Approved Securities	1666	-28	13	-6987	-2914	-402
7 Bank Credit	10254776	32022	-119820	-116085	1058057	602873
7.1a Growth (Per cent)		0.3	-1.2	-1.1	12.3	6.2
7a.1 Food Credit	85682	6266	35993	33918	11930	8079
7a.2 Non-food credit	10169094	25756	-155813	-150003	1046127	594794
7b.1 Loans, Cash credit and Overdrafts	10067620	33010	-96295	-81889	1047940	641921
7b.2 Inland Bills - Purchased	21899	-498	-61	-3759	6308	-4264
7b.3 Discounted	127694	771	-18041	-17989	4506	-12562
7b.4 Foreign Bills - Purchased	14463	-271	-2087	-5994	-1242	-8037
7b.5 Discounted	23100	-990	-3335	-6453	545	-14186