

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Feb. 14, 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	192153	-2782	-939	15325	16990	31535
1.2 Borrowings from Banks	72953	6084	21749	-6507	10197	-8919
1.3 Other Demand and Time Liabilities	12553	-415	1750	-2587	863	4285
2 Liabilities to Others						
2.1 Aggregate Deposits	13235538	-88464	693417	661766	1117192	1116072
2.1a Growth (Per cent)		-0.7	6.1	5.3	10.2	9.2
2.1.1 Demand	1363036	-73039	-82567	-148251	159951	75321
2.1.2 Time	11872501	-15424	775983	810017	957241	1040751
2.2 Borrowings	310104	-1199	-4556	-68150	1149	-51049
2.3 Other Demand and Time Liabilities	555417	11666	-42172	11771	10131	38721
3. Borrowings from Reserve Bank	15446	-1469	-149450	-165242	58435	-109082
4 Cash in Hand and Balances with Reserve Bank	634363	1812	-27274	-6221	47194	75886
4.1 Cash in hand	78180	-3666	6569	3304	5780	11547
4.2 Balances with Reserve Bank	556182	5478	-33843	-9525	41414	64339
5 Assets with the Banking System						
5.1 Balances with Other Banks	155579	4141	31445	-67469	35499	-61918
5.2 Money at Call and Short Notice	22530	2349	10884	-9722	6323	-6597
5.3 Advances to Banks	26039	1080	2242	-3596	2641	-4406
5.4 Other Assets	35622	511	9580	-7257	14080	-2916
6 Investments	3785772	50066	36401	404716	-47950	430917
6.1a Growth (Per cent)		1.3	1.1	12.0	-1.4	12.8
6.1 Government Securities	3777945	47205	36252	398944	-47730	424287
6.2 Other Approved Securities	7826	2861	149	5772	-220	6630
7 Bank Credit	10041689	-63491	814941	269967	1217158	601323
7.1a Growth (Per cent)		-0.6	9.4	2.8	14.8	6.4
7a.1 Food Credit	73324	-5575	19751	31714	14188	11584
7a.2 Non-food credit	9968365	-57916	795190	238253	1202970	589739
7b.1 Loans, Cash credit and Overdrafts	9828600	-62781	813201	306607	1200262	616921
7b.2 Inland Bills - Purchased	24432	-162	2002	-1791	4412	2037
7b.3 Discounted	138192	3021	6119	-20104	14093	-6674
7b.4 Foreign Bills - Purchased	21099	-1324	-2256	-3489	104	-2949
7b.5 Discounted	29365	-2245	-4125	-11256	-1713	-8012