

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on May. 8, 2020</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2019-20</b>	<b>2020-21</b>	<b>2019</b>	<b>2020</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>290858</b>	<b>2664</b>	<b>-121387</b>	<b>4415</b>	<b>19064</b>	<b>231557</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>508877</b>	<b>-2628</b>	<b>-58298</b>	<b>-83515</b>	<b>60627</b>	<b>-73409</b>
4.1 Cash in hand	85154	-2619	1485	-2106	11591	8793
4.2 Balances with Reserve Bank	423722	-9	-59783	-81409	49036	-82202
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>4028612</b>	<b>58966</b>	<b>129999</b>	<b>335042</b>	<b>120893</b>	<b>517556</b>
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
<b>7 Bank Credit</b>	<b>10252405</b>	<b>-21010</b>	<b>-146966</b>	<b>-118455</b>	<b>1104112</b>	<b>627649</b>
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	-89739	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