

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jan. 17, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2018-19	2019-20	2019	2020
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	194120	-1948	-2683	17292	12120	35245
1.2 Borrowings from Banks	55846	1555	23062	-23613	7146	-27339
1.3 Other Demand and Time Liabilities	11920	102	8300	-3219	939	-2897
2 Liabilities to Others						
2.1 Aggregate Deposits	13126472	-83893	559925	552700	1058532	1140498
2.1a Growth (Per cent)		-0.6	4.9	4.4	9.7	9.5
2.1.1 Demand	1333895	-34605	-153464	-177392	104682	117077
2.1.2 Time	11792576	-49288	713388	730092	953850	1023421
2.2 Borrowings	310762	-5579	-4102	-67492	6365	-50845
2.3 Other Demand and Time Liabilities	516741	7619	-69034	-26905	10601	26907
3. Borrowings from Reserve Bank	21159	2994	-168983	-159529	52368	-83836
4 Cash in Hand and Balances with Reserve Bank	625810	3823	-15477	-14774	55123	55536
4.1 Cash in hand	78727	-794	8563	3851	5799	10099
4.2 Balances with Reserve Bank	547082	4617	-24040	-18625	49324	45436
5 Assets with the Banking System						
5.1 Balances with Other Banks	153080	-226	33404	-69968	38397	-66377
5.2 Money at Call and Short Notice	13507	4233	14120	-18745	2237	-18855
5.3 Advances to Banks	23075	-3872	4342	-6561	5551	-9470
5.4 Other Assets	35190	1955	5572	-7689	13004	660
6 Investments	3713191	-66555	44977	332135	-155	349760
6.1a Growth (Per cent)		-1.8	1.4	9.8	-0.0	10.4
6.1 Government Securities	3702836	-68376	44577	323835	-109	340853
6.2 Other Approved Securities	10354	1821	400	8300	-46	8907
7 Bank Credit	10005532	-30686	707130	233810	1190548	672977
7.1a Growth (Per cent)		-0.3	8.2	2.4	14.6	7.2
7a.1 Food Credit	82101	-1401	28959	40491	12342	11153
7a.2 Non-food credit	9923431	-29285	678171	193319	1178206	661824
7b.1 Loans, Cash credit and Overdrafts	9792463	-27841	710669	270469	1177629	683315
7b.2 Inland Bills - Purchased	24585	37	536	-1638	2705	3656
7b.3 Discounted	135498	1226	3257	-22798	13621	-6506
7b.4 Foreign Bills - Purchased	23250	-2272	-3693	-1338	-2276	639
7b.5 Discounted	29736	-1837	-3640	-10885	-1130	-8126