

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Jan. 3, 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	196058	10491	-2908	19230	14537	37408
1.2 Borrowings from Banks	54291	-11832	11590	-25168	6312	-17423
1.3 Other Demand and Time Liabilities	11820	-311	9850	-3319	9831	-4547
2 Liabilities to Others						
2.1 Aggregate Deposits	13210358	205578	607711	636587	1084838	1176598
2.1a Growth (Per cent)		1.6	5.3	5.1	9.9	9.8
2.1.1 Demand	1367893	13292	-136408	-143395	116750	134019
2.1.2 Time	11842466	192286	744119	779981	968088	1042579
2.2 Borrowings	316391	-2610	1254	-61862	30870	-50571
2.3 Other Demand and Time Liabilities	511024	-48885	-79580	-32622	-7573	31736
3. Borrowings from Reserve Bank	18165	-7581	-156504	-162523	55639	-99309
4 Cash in Hand and Balances with Reserve Bank	621669	-21924	-35784	-18915	39495	71702
4.1 Cash in hand	79203	-1901	7412	4327	5562	11727
4.2 Balances with Reserve Bank	542465	-20023	-43196	-23242	33933	59975
5 Assets with the Banking System						
5.1 Balances with Other Banks	153545	8128	35258	-69503	51179	-67765
5.2 Money at Call and Short Notice	9274	-11611	5802	-22978	4681	-14772
5.3 Advances to Banks	26918	2762	3395	-2717	5484	-4680
5.4 Other Assets	33431	-1377	1124	-9448	11490	3349
6 Investments	3779783	56447	67664	398727	-2007	393666
6.1a Growth (Per cent)		1.5	2.0	11.8	-0.1	11.6
6.1 Government Securities	3771250	59243	65464	392248	-3580	388380
6.2 Other Approved Securities	8534	-2796	2199	6479	1573	5286
7 Bank Credit	10044845	99728	712022	273123	1184679	707399
7.1a Growth (Per cent)		1.0	8.3	2.8	14.5	7.6
7a.1 Food Credit	83502	-1641	30352	41892	14852	11161
7a.2 Non-food credit	9961343	101369	681670	231231	1169827	696238
7b.1 Loans, Cash credit and Overdrafts	9828525	91294	714390	306531	1174526	715656
7b.2 Inland Bills - Purchased	24549	-649	263	-1675	2050	3892
7b.3 Discounted	134726	6144	3619	-23570	11503	-7640
7b.4 Foreign Bills - Purchased	25568	3278	-4139	980	-2193	3403
7b.5 Discounted	31478	-340	-2112	-9144	-1206	-7913