

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Nov. 20, 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	201111	-2074	2931	-33237	32193	21352
1.2 Borrowings from Banks	40318	-14272	-18082	-23683	-6485	-21059
1.3 Other Demand and Time Liabilities	16474	-10	-3008	310	2361	4343
2 Liabilities to Others						
2.1 Aggregate Deposits	14370700	-32612	384702	803208	1144899	1412227
2.1a Growth (Per cent)		-0.2	3.1	5.9	9.7	10.9
2.1.1 Demand	1511517	16495	-179548	-105486	105777	179778
2.1.2 Time	12859183	-49107	564249	908694	1039122	1232449
2.2 Borrowings	264021	5748	-56083	-45417	-26825	-58149
2.3 Other Demand and Time Liabilities	666517	59862	-35874	62841	-5706	158745
3. Borrowings from Reserve Bank	114711	248	-156442	-170912	-120326	90465
4 Cash in Hand and Balances with Reserve Bank	558067	21693	-38138	-65380	49631	-44379
4.1 Cash in hand	86579	1062	10107	-682	8742	1595
4.2 Balances with Reserve Bank	471488	20631	-48245	-64698	40889	-45974
5 Assets with the Banking System						
5.1 Balances with Other Banks	145811	-12069	5720	-9590	22247	-82957
5.2 Money at Call and Short Notice	9245	-2531	-13511	-11028	-3235	-9497
5.3 Advances to Banks	20825	-193	-3821	-9706	-7095	-4989
5.4 Other Assets	30608	-1187	-8545	-23424	8488	-3725
6 Investments	4425325	-51337	338512	677976	293407	705757
6.1a Growth (Per cent)		-1.1	10.0	18.1	8.6	19.0
6.1 Government Securities	4423853	-51381	336867	685157	290781	707985
6.2 Other Approved Securities	1472	44	1646	-7181	2626	-2229
7 Bank Credit	10434550	15279	88580	63689	727676	574247
7.1a Growth (Per cent)		0.1	0.9	0.6	8.0	5.8
7a.1 Food Credit	88956	5325	49694	37192	19016	-2348
7a.2 Non-food credit	10345594	9954	38886	26497	708660	576595
7b.1 Loans, Cash credit and Overdrafts	10268747	17764	140192	119238	741399	606561
7b.2 Inland Bills - Purchased	23915	-289	-2598	-1743	4279	289
7b.3 Discounted	97069	-2026	-37944	-48614	-14312	-23283
7b.4 Foreign Bills - Purchased	16331	-225	-1515	-4126	-1209	-6741
7b.5 Discounted	28488	55	-9555	-1066	-2481	-2579