

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Oct. 23, 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	204203	-6280	7312	-30145	38452	20063
1.2 Borrowings from Banks	51346	1034	-19632	-12655	-16894	-8481
1.3 Other Demand and Time Liabilities	15826	387	-3464	-338	-2695	4151
2 Liabilities to Others						
2.1 Aggregate Deposits	14292624	-9323	404313	725132	1206830	1314540
2.1a Growth (Per cent)		-0.1	3.2	5.3	10.3	10.1
2.1.1 Demand	1505302	35324	-149994	-111701	123703	144009
2.1.2 Time	12787322	-44647	554307	836833	1083126	1170531
2.2 Borrowings	255339	94	-42176	-54100	-35388	-80738
2.3 Other Demand and Time Liabilities	563550	43688	-32594	-40126	20100	52497
3. Borrowings from Reserve Bank	115451	-2016	-158415	-170172	-110335	93178
4 Cash in Hand and Balances with Reserve Bank	521878	-233	-7264	-101568	82221	-111441
4.1 Cash in hand	84868	2254	10203	-2393	8742	-212
4.2 Balances with Reserve Bank	437010	-2487	-17467	-99176	73479	-111230
5 Assets with the Banking System						
5.1 Balances with Other Banks	150020	-1113	13385	-5381	39973	-86413
5.2 Money at Call and Short Notice	12925	1800	-21205	-7348	-18557	1878
5.3 Advances to Banks	21073	-735	-4198	-9459	-8943	-4365
5.4 Other Assets	31664	476	-8581	-22368	8745	-2634
6 Investments	4441962	-19149	302437	694612	247636	758469
6.1a Growth (Per cent)		-0.4	8.9	18.5	7.2	20.6
6.1 Government Securities	4440351	-19389	296524	701655	240655	764825
6.2 Other Approved Securities	1610	240	5912	-7043	6981	-6357
7 Bank Credit	10338853	-4664	68840	-32008	806587	498291
7.1a Growth (Per cent)		-0.0	0.7	-0.3	8.9	5.1
7a.1 Food Credit	66659	3266	28168	14895	14744	-3119
7a.2 Non-food credit	10272194	-7930	40672	-46903	791843	501410
7b.1 Loans, Cash credit and Overdrafts	10169671	-6354	112462	20162	821644	535215
7b.2 Inland Bills - Purchased	23176	1574	-1503	-2481	4257	-1544
7b.3 Discounted	100038	1246	-33097	-45645	-14802	-25161
7b.4 Foreign Bills - Purchased	17239	-947	-517	-3218	-102	-6832
7b.5 Discounted	28728	-183	-8505	-825	-4410	-3388