

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Sep. 25, 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	215264	-3974	10902	-19084	39090	27535
1.2 Borrowings from Banks	45303	-2599	-16296	-18699	-12977	-17860
1.3 Other Demand and Time Liabilities	15802	-43	-3362	-362	449	4024
2 Liabilities to Others						
2.1 Aggregate Deposits	14263674	15632	332689	696182	1106605	1357214
2.1a Growth (Per cent)		0.1	2.6	5.1	9.4	10.5
2.1.1 Demand	1576473	59988	-102402	-40530	99298	167587
2.1.2 Time	12687202	-44357	435091	736713	1007307	1189626
2.2 Borrowings	256217	-2340	-37225	-53222	-33998	-84812
2.3 Other Demand and Time Liabilities	550983	2529	-11235	-52693	29866	18571
3. Borrowings from Reserve Bank	121495	-117522	-133210	-164128	-132138	74017
4 Cash in Hand and Balances with Reserve Bank	517456	-3140	-21161	-105990	41790	-101967
4.1 Cash in hand	87541	1532	12104	281	14475	561
4.2 Balances with Reserve Bank	429915	-4672	-33265	-106271	27315	-102527
5 Assets with the Banking System						
5.1 Balances with Other Banks	152987	3042	14194	-2414	48789	-84255
5.2 Money at Call and Short Notice	11399	-434	-11826	-8874	-11981	-9027
5.3 Advances to Banks	21374	-3534	-4050	-9158	-13199	-4211
5.4 Other Assets	32214	-1974	-7722	-21818	10215	-2942
6 Investments	4439138	37439	311697	691788	244767	746384
6.1a Growth (Per cent)		0.9	9.2	18.5	7.1	20.2
6.1 Government Securities	4437509	37835	310378	698813	243076	748130
6.2 Other Approved Securities	1629	-396	1319	-7024	1691	-1745
7 Bank Credit	10271857	44210	-2869	-99004	787190	503003
7.1a Growth (Per cent)		0.4	-0.0	-1.0	8.8	5.1
7a.1 Food Credit	66427	2573	18475	14663	12422	6342
7a.2 Non-food credit	10205430	41638	-21344	-113666	774768	496662
7b.1 Loans, Cash credit and Overdrafts	10111153	43014	38557	-38356	806060	550602
7b.2 Inland Bills - Purchased	20270	509	-1871	-5387	4089	-4082
7b.3 Discounted	94173	-1512	-31936	-51510	-15420	-32187
7b.4 Foreign Bills - Purchased	18356	1578	-344	-2101	-1324	-5887
7b.5 Discounted	27904	622	-7274	-1649	-6217	-5443