

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Aug. 28, 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	217475	-4064	4004	-16873	32336	36644
1.2 Borrowings from Banks	49299	-5322	-7365	-14702	1222	-22796
1.3 Other Demand and Time Liabilities	15823	105	-2019	-340	-2448	2703
2 Liabilities to Others						
2.1 Aggregate Deposits	14176765	96255	206426	609273	1133682	1396567
2.1a Growth (Per cent)		0.7	1.6	4.5	9.7	10.9
2.1.1 Demand	1541435	77868	-145653	-75568	136600	175801
2.1.2 Time	12635329	18386	352079	684840	997082	1220767
2.2 Borrowings	272668	6210	-34069	-36770	-18135	-71517
2.3 Other Demand and Time Liabilities	549252	16202	-12054	-54424	11041	17659
3. Borrowings from Reserve Bank	253645	288	-149548	-31978	-30521	222505
4 Cash in Hand and Balances with Reserve Bank	526595	2224	-18547	-96851	75607	-95442
4.1 Cash in hand	87184	-717	9017	-76	12925	3291
4.2 Balances with Reserve Bank	439411	2940	-27564	-96775	62682	-98732
5 Assets with the Banking System						
5.1 Balances with Other Banks	148348	-6139	14102	-7054	41322	-88802
5.2 Money at Call and Short Notice	13348	-261	-5425	-6925	-4650	-13479
5.3 Advances to Banks	24490	1450	-4326	-6042	-8640	-820
5.4 Other Assets	34205	-3269	-2615	-19827	13876	-6059
6 Investments	4358299	43132	200019	610950	76379	777224
6.1a Growth (Per cent)		1.0	5.9	16.3	2.2	21.7
6.1 Government Securities	4356412	42699	199217	617716	74756	778194
6.2 Other Approved Securities	1886	433	802	-6767	1623	-971
7 Bank Credit	10211730	-7772	-91569	-159131	899401	531577
7.1a Growth (Per cent)		-0.1	-0.9	-1.5	10.2	5.5
7a.1 Food Credit	65941	-7141	20782	14177	13538	3549
7a.2 Non-food credit	10145789	-631	-112351	-173308	885863	528028
7b.1 Loans, Cash credit and Overdrafts	10046410	-7861	-55249	-103099	901044	579666
7b.2 Inland Bills - Purchased	19153	-320	-2340	-6504	4020	-4730
7b.3 Discounted	103189	575	-24718	-42494	-2414	-30389
7b.4 Foreign Bills - Purchased	16331	-573	-765	-4127	-312	-7491
7b.5 Discounted	26647	407	-8497	-2907	-2937	-5479