

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 4, 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	205752	4378	8830	-28596	37368	20094
1.2 Borrowings from Banks	43869	3551	-20676	-20132	-15282	-14913
1.3 Other Demand and Time Liabilities	17243	758	-3279	1079	-1316	5382
2 Liabilities to Others						
2.1 Aggregate Deposits	14591773	221339	532280	1024281	1221420	1485722
2.1a Growth (Per cent)		1.5	4.2	7.5	10.3	11.3
2.1.1 Demand	1600210	88694	-131301	-16793	179133	220224
2.1.2 Time	12991563	132645	663581	1041074	1042288	1265498
2.2 Borrowings	252637	-11385	-49197	-56802	-12457	-76420
2.3 Other Demand and Time Liabilities	605096	-31513	17845	1420	53251	43605
3. Borrowings from Reserve Bank	77097	-37614	-165963	-208526	-75293	62372
4 Cash in Hand and Balances with Reserve Bank	562192	4089	-20300	-61254	73440	-58091
4.1 Cash in hand	85443	-1173	5289	-1817	7637	5278
4.2 Balances with Reserve Bank	476750	5262	-25589	-59436	65803	-63368
5 Assets with the Banking System						
5.1 Balances with Other Banks	153650	7776	-81061	-1751	-63578	11663
5.2 Money at Call and Short Notice	7626	-1619	-16986	-12647	-14178	-7640
5.3 Advances to Banks	21605	779	-4981	-8927	-6432	-3050
5.4 Other Assets	28983	-1628	-8193	-25049	6733	-5702
6 Investments	4489009	63684	379822	741659	309019	728130
6.1a Growth (Per cent)		1.4	11.2	19.8	9.0	19.4
6.1 Government Securities	4487564	63710	371959	748868	300312	736603
6.2 Other Approved Securities	1445	-27	7863	-7208	8708	-8473
7 Bank Credit	10504536	69655	162961	133675	728431	569852
7.1a Growth (Per cent)		0.7	1.7	1.3	7.9	5.7
7a.1 Food Credit	95913	6956	83054	44149	45219	-28751
7a.2 Non-food credit	10408623	62699	79907	89527	683212	598604
7b.1 Loans, Cash credit and Overdrafts	10335669	66594	209556	186160	737615	604119
7b.2 Inland Bills - Purchased	22987	-930	-2072	-2671	4703	-1165
7b.3 Discounted	99609	2539	-32695	-46074	-10097	-25992
7b.4 Foreign Bills - Purchased	17104	773	-2813	-3353	-827	-4670
7b.5 Discounted	29167	679	-9015	-387	-2964	-2440