

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Nov. 6, 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	203006	-2535	3252	-31342	32250	22926
1.2 Borrowings from Banks	54606	3300	-24294	-9395	-17129	-558
1.3 Other Demand and Time Liabilities	16481	649	-3828	317	-787	5169
2 Liabilities to Others						
2.1 Aggregate Deposits	14380641	89129	424207	813149	1172211	1382662
2.1a Growth (Per cent)		0.6	3.4	6.0	9.9	10.6
2.1.1 Demand	1492640	-12614	-185923	-124363	108593	167276
2.1.2 Time	12888001	101743	610130	937512	1063617	1215386
2.2 Borrowings	258284	2945	-49423	-51155	-21144	-70547
2.3 Other Demand and Time Liabilities	604953	41052	-41943	1277	7386	103250
3. Borrowings from Reserve Bank	114463	-988	-157162	-171160	-83141	90937
4 Cash in Hand and Balances with Reserve Bank	537341	15399	-29603	-86105	57069	-73639
4.1 Cash in hand	86485	1553	10739	-776	12165	869
4.2 Balances with Reserve Bank	450857	13846	-40342	-85329	44904	-74508
5 Assets with the Banking System						
5.1 Balances with Other Banks	157891	8094	7258	2490	20030	-72415
5.2 Money at Call and Short Notice	11775	-1150	-22163	-8498	-14767	1686
5.3 Advances to Banks	21187	114	-4321	-9345	-7042	-4127
5.4 Other Assets	31830	-338	-7384	-22202	9806	-3665
6 Investments	4476607	36374	376894	729258	314826	718657
6.1a Growth (Per cent)		0.8	11.1	19.5	9.1	19.1
6.1 Government Securities	4475180	36556	370371	736484	307607	725807
6.2 Other Approved Securities	1428	-183	6523	-7225	7218	-7150
7 Bank Credit	10404950	66082	74652	34089	734948	558575
7.1a Growth (Per cent)		0.6	0.8	0.3	8.1	5.7
7a.1 Food Credit	83631	16972	38438	31867	19501	3583
7a.2 Non-food credit	10321319	49110	36214	2222	715447	554992
7b.1 Loans, Cash credit and Overdrafts	10236678	66870	122125	87170	750782	592560
7b.2 Inland Bills - Purchased	24192	1033	-2110	-1466	4313	79
7b.3 Discounted	99097	-941	-34583	-46586	-13972	-24616
7b.4 Foreign Bills - Purchased	16548	-691	-897	-3909	-2082	-7142
7b.5 Discounted	28434	-188	-9883	-1120	-4094	-2305