

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 31 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	227218	-17319	3862	-7131	33658	46528
1.2 Borrowings from Banks	61100	3320	-12396	-2901	3232	-5962
1.3 Other Demand and Time Liabilities	16445	964	-4707	282	-707	6013
2 Liabilities to Others						
2.1 Aggregate Deposits	14161689	141178	170811	594197	1167492	1417107
2.1a Growth (Per cent)		1.0	1.4	4.4	10.1	11.1
2.1.1 Demand	1528386	37035	-187238	-88617	117331	204337
2.1.2 Time	12633303	104143	358049	682814	1050161	1212770
2.2 Borrowings	273962	-5005	-26034	-35477	-14209	-78258
2.3 Other Demand and Time Liabilities	523182	26116	-27726	-80494	27567	7262
3. Borrowings from Reserve Bank	258425	-22207	-149383	-27198	-32663	227120
4 Cash in Hand and Balances with Reserve Bank	521533	1663	-45561	-101914	51380	-73490
4.1 Cash in hand	86118	811	1879	-1142	11548	9363
4.2 Balances with Reserve Bank	435414	852	-47440	-100772	39832	-82853
5 Assets with the Banking System						
5.1 Balances with Other Banks	162882	-4574	9622	7481	34327	-69788
5.2 Money at Call and Short Notice	13547	-2198	-15922	-6726	-5628	-2783
5.3 Advances to Banks	24275	4020	-2567	-6256	-10598	-2792
5.4 Other Assets	39343	-3324	-2917	-14689	14229	-620
6 Investments	4278294	90975	176007	530945	58361	721231
6.1a Growth (Per cent)		2.2	5.2	14.2	1.7	20.3
6.1 Government Securities	4276406	90535	174438	537710	57443	722966
6.2 Other Approved Securities	1888	440	1568	-6765	917	-1735
7 Bank Credit	10265888	46777	-42721	-104972	1056158	536887
7.1a Growth (Per cent)		0.5	-0.4	-1.0	12.2	5.5
7a.1 Food Credit	79287	-7068	21137	27523	13519	16540
7a.2 Non-food credit	10186601	53845	-63858	-132495	1042639	520347
7b.1 Loans, Cash credit and Overdrafts	10099007	46396	-10082	-50502	1052960	587095
7b.2 Inland Bills - Purchased	19457	-2088	-1374	-6200	4878	-5392
7b.3 Discounted	104766	937	-23743	-40917	-877	-29787
7b.4 Foreign Bills - Purchased	17271	1525	-1273	-3186	-208	-6043
7b.5 Discounted	25387	8	-6248	-4166	-595	-8986