

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 3 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	244009	-4883	-564	9660	25479	67745
1.2 Borrowings from Banks	55601	-1819	-8729	-8400	537	-15129
1.3 Other Demand and Time Liabilities	15388	-1266	-3903	-775	3936	4152
2 Liabilities to Others						
2.1 Aggregate Deposits	14075185	208057	101499	507693	1186963	1399914
2.1a Growth (Per cent)		1.5	0.8	3.7	10.3	11.0
2.1.1 Demand	1510533	58093	-197955	-106470	129308	197200
2.1.2 Time	12564652	149965	299454	614163	1057656	1202714
2.2 Borrowings	285663	-1206	-26877	-23775	-9340	-65713
2.3 Other Demand and Time Liabilities	510141	-9362	-43073	-93535	20985	9568
3. Borrowings from Reserve Bank	285587	-5170	-146383	-36	-21045	251282
4 Cash in Hand and Balances with Reserve Bank	525176	-9329	-52677	-98271	41027	-62731
4.1 Cash in hand	83392	251	3061	-3868	11280	5455
4.2 Balances with Reserve Bank	441784	-9580	-55738	-94402	29747	-68185
5 Assets with the Banking System						
5.1 Balances with Other Banks	168441	-2641	15209	13040	50706	-69815
5.2 Money at Call and Short Notice	16791	154	-13594	-3482	-6283	-1867
5.3 Advances to Banks	22555	-1521	-2676	-7977	-9691	-4404
5.4 Other Assets	43237	-4756	-4989	-10795	14330	5347
6 Investments	4218390	75993	164579	471041	73809	672755
6.1a Growth (Per cent)		1.8	4.9	12.6	2.1	19.0
6.1 Government Securities	4217503	76178	163325	478807	74598	675177
6.2 Other Approved Securities	887	-185	1254	-7766	-789	-2422
7 Bank Credit	10291611	43848	-74289	-79250	1040821	594177
7.1a Growth (Per cent)		0.4	-0.8	-0.8	12.0	6.1
7a.1 Food Credit	85886	-3402	29158	34122	11632	15118
7a.2 Non-food credit	10205725	47250	-103447	-113372	1029189	579059
7b.1 Loans, Cash credit and Overdrafts	10101267	38384	-46158	-48242	1039571	625432
7b.2 Inland Bills - Purchased	21944	499	-301	-3713	5244	-3978
7b.3 Discounted	126277	1330	-20832	-19406	1445	-11187
7b.4 Foreign Bills - Purchased	16693	2406	-998	-3765	-1251	-6897
7b.5 Discounted	25430	1229	-6001	-4124	-4188	-9192