

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Sep. 11, 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	218944	1468	4762	-15405	34863	37354
1.2 Borrowings from Banks	47902	-1428	-13015	-16100	-17888	-18543
1.3 Other Demand and Time Liabilities	15845	21	-3347	-319	1316	4052
2 Liabilities to Others						
2.1 Aggregate Deposits	14248235	71417	149085	680743	1159176	1525378
2.1a Growth (Per cent)		0.5	1.2	5.0	10.0	12.0
2.1.1 Demand	1516280	-24801	-199078	-100723	129180	204070
2.1.2 Time	12731955	96218	348163	781466	1029996	1321308
2.2 Borrowings	258557	-14112	-44045	-50882	-28983	-75652
2.3 Other Demand and Time Liabilities	549884	-17511	81502	-53792	56527	-75265
3. Borrowings from Reserve Bank	239017	-14628	-147021	-46606	-46891	205350
4 Cash in Hand and Balances with Reserve Bank	519766	-6896	-36148	-103681	53376	-84670
4.1 Cash in hand	85179	-2072	9889	-2081	16244	413
4.2 Balances with Reserve Bank	434587	-4824	-46037	-101599	37132	-85083
5 Assets with the Banking System						
5.1 Balances with Other Banks	149951	1691	17966	-5451	45889	-91063
5.2 Money at Call and Short Notice	11834	-1514	-5663	-8439	-9856	-14755
5.3 Advances to Banks	24908	418	-2967	-5624	-7766	-1760
5.4 Other Assets	34189	-102	-4265	-19843	12413	-4425
6 Investments	4401728	40506	224225	654379	116717	796448
6.1a Growth (Per cent)		0.9	6.6	17.5	3.3	22.1
6.1 Government Securities	4399704	40368	220354	661008	111888	800349
6.2 Other Approved Securities	2025	138	3871	-6628	4829	-3901
7 Bank Credit	10224928	8700	-58065	-145933	915546	511270
7.1a Growth (Per cent)		0.1	-0.6	-1.4	10.4	5.3
7a.1 Food Credit	63854	-2087	23126	12090	15247	-882
7a.2 Non-food credit	10161074	10787	-81191	-158023	900299	512152
7b.1 Loans, Cash credit and Overdrafts	10065418	14515	-15995	-84091	920412	559419
7b.2 Inland Bills - Purchased	19761	608	-2636	-5897	3880	-3826
7b.3 Discounted	95685	-7516	-29399	-49998	-4950	-33212
7b.4 Foreign Bills - Purchased	16781	460	-1103	-3677	1168	-6703
7b.5 Discounted	27283	633	-8932	-2271	-4964	-4407