

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Aug. 14 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	221630	-5640	2032	-12718	33376	42770
1.2 Borrowings from Banks	54621	-6464	-4361	-9380	103	-20477
1.3 Other Demand and Time Liabilities	15704	-713	-3106	-459	2206	3671
2 Liabilities to Others						
2.1 Aggregate Deposits	14080421	-80849	106269	512928	1168872	1400380
2.1a Growth (Per cent)		-0.6	0.8	3.8	10.2	11.0
2.1.1 Demand	1463596	-64438	-195344	-153407	136043	147653
2.1.2 Time	12616824	-16411	301613	666335	1032829	1252727
2.2 Borrowings	266458	-7519	-21119	-42981	6279	-90677
2.3 Other Demand and Time Liabilities	514281	-9191	-28325	-89395	5094	-1041
3. Borrowings from Reserve Bank	253357	-5068	-148936	-32266	-37646	221605
4 Cash in Hand and Balances with Reserve Bank	524371	2728	-26509	-99075	84273	-89703
4.1 Cash in hand	87901	1672	7863	640	16118	5161
4.2 Balances with Reserve Bank	436470	1056	-34372	-99716	68155	-94865
5 Assets with the Banking System						
5.1 Balances with Other Banks	154519	-8392	13890	-882	40264	-82419
5.2 Money at Call and Short Notice	13608	16	-13917	-6665	-7312	-4726
5.3 Advances to Banks	23039	-1237	-2671	-7492	-10673	-3925
5.4 Other Assets	37474	-1769	-2780	-16558	15693	-2624
6 Investments	4315067	21658	179096	567718	50992	754915
6.1a Growth (Per cent)		0.5	5.3	15.1	1.5	21.2
6.1 Government Securities	4313614	22093	175062	574918	47030	759551
6.2 Other Approved Securities	1453	-435	4033	-7200	3961	-4635
7 Bank Credit	10219729	-62328	-87161	-151132	1011399	535167
7.1a Growth (Per cent)		-0.6	-0.9	-1.5	11.7	5.5
7a.1 Food Credit	73082	-6205	23610	21318	11063	7862
7a.2 Non-food credit	10146647	-56123	-110771	-172450	1000336	527305
7b.1 Loans, Cash credit and Overdrafts	10054494	-60743	-50856	-95015	1009961	583356
7b.2 Inland Bills - Purchased	19477	12	-2547	-6180	4062	-4198
7b.3 Discounted	102614	-2151	-26711	-43069	-1946	-28971
7b.4 Foreign Bills - Purchased	16904	-298	-1060	-3554	543	-6623
7b.5 Discounted	26240	852	-5986	-3314	-1221	-8397