

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Oct. 9, 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	210274	-5718	3564	-24074	36719	29883
1.2 Borrowings from Banks	50312	5073	-23295	-13690	-23263	-5853
1.3 Other Demand and Time Liabilities	15441	-398	-3550	-723	-721	3852
2 Liabilities to Others						
2.1 Aggregate Deposits	14302353	39949	364151	734861	1151757	1364430
2.1a Growth (Per cent)		0.3	2.9	5.4	9.8	10.5
2.1.1 Demand	1470005	-106055	-170122	-146998	133131	128840
2.1.2 Time	12832347	146004	534273	881858	1018625	1235590
2.2 Borrowings	255245	-972	-35638	-54194	-29031	-87371
2.3 Other Demand and Time Liabilities	523258	-28169	-37004	-80418	26108	16616
3. Borrowings from Reserve Bank	117467	-4028	-154063	-168156	-90444	90842
4 Cash in Hand and Balances with Reserve Bank	522063	4547	-26687	-101384	69076	-91834
4.1 Cash in hand	82565	-5035	11345	-4695	15290	-3656
4.2 Balances with Reserve Bank	439497	9582	-38032	-96689	53786	-88178
5 Assets with the Banking System						
5.1 Balances with Other Banks	151520	-1815	9340	-3881	34303	-80868
5.2 Money at Call and Short Notice	11125	-274	-15705	-9148	-18398	-5422
5.3 Advances to Banks	21743	370	-3722	-8788	-9866	-4170
5.4 Other Assets	31189	-1025	-5509	-22843	12023	-6181
6 Investments	4464312	25220	324236	716963	210373	759019
6.1a Growth (Per cent)		0.6	9.6	19.1	6.0	20.5
6.1 Government Securities	4459553	22089	319798	720857	204827	760753
6.2 Other Approved Securities	4759	3130	4438	-3894	5546	-1734
7 Bank Credit	10343939	72358	17658	-26922	796275	554558
7.1a Growth (Per cent)		0.7	0.2	-0.3	8.9	5.7
7a.1 Food Credit	63393	-3034	18680	11629	14764	3103
7a.2 Non-food credit	10280546	75391	-1022	-38551	781511	551455
7b.1 Loans, Cash credit and Overdrafts	10176526	65746	60002	27017	812100	594530
7b.2 Inland Bills - Purchased	21615	1349	-1519	-4042	4048	-3089
7b.3 Discounted	98799	4625	-32188	-46884	-15944	-27310
7b.4 Foreign Bills - Purchased	18186	-170	-151	-2271	685	-6250
7b.5 Discounted	28812	809	-8487	-741	-4615	-3323