

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 17 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	244534	591	2053	10186	30518	65653
1.2 Borrowings from Banks	57780	2179	496	-6222	12032	-22175
1.3 Other Demand and Time Liabilities	15481	130	-268	-683	4468	610
2 Liabilities to Others						
2.1 Aggregate Deposits	14020487	-56594	76819	452995	1213452	1369897
2.1a Growth (Per cent)		-0.4	0.6	3.3	10.6	10.8
2.1.1 Demand	1491857	-18204	-186384	-125146	162709	166954
2.1.2 Time	12528630	-38390	263203	578141	1050743	1202942
2.2 Borrowings	278966	-5697	-26442	-30472	-809	-72845
2.3 Other Demand and Time Liabilities	496652	-8488	-44200	-107024	33065	-2795
3. Borrowings from Reserve Bank	280632	-4955	-145425	-4991	-39367	245369
4 Cash in Hand and Balances with Reserve Bank	519753	-5294	-28543	-103693	61255	-92287
4.1 Cash in hand	85191	1927	4151	-2070	11473	6163
4.2 Balances with Reserve Bank	434563	-7221	-32694	-101623	49782	-98450
5 Assets with the Banking System						
5.1 Balances with Other Banks	167573	-859	15790	12172	46123	-71265
5.2 Money at Call and Short Notice	15743	-1049	-2944	-4530	6503	-13565
5.3 Advances to Banks	20223	-2332	-2953	-10309	-10933	-6459
5.4 Other Assets	42602	-675	-3022	-11430	13712	2745
6 Investments	4187319	-31062	111681	439970	25391	694582
6.1a Growth (Per cent)		-0.7	3.3	11.7	0.7	19.9
6.1 Government Securities	4185871	-31623	108417	447174	25127	698452
6.2 Other Approved Securities	1448	562	3263	-7205	264	-3870
7 Bank Credit	10219462	-84740	-113345	-151399	1048644	561084
7.1a Growth (Per cent)		-0.8	-1.2	-1.5	12.2	5.8
7a.1 Food Credit	86355	469	24391	34591	15359	20354
7a.2 Non-food credit	10133107	-85209	-137736	-185990	1033285	540730
7b.1 Loans, Cash credit and Overdrafts	10052965	-60769	-80632	-96544	1045966	611604
7b.2 Inland Bills - Purchased	21542	-600	-1500	-4116	4417	-3181
7b.3 Discounted	103829	-22450	-22670	-41854	374	-31797
7b.4 Foreign Bills - Purchased	15747	-873	-1395	-4711	-368	-7446
7b.5 Discounted	25380	-50	-7148	-4174	-1745	-8094