

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Aug. 28, 2020</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2019-20</b>	<b>2020-21</b>	<b>2019</b>	<b>2020</b>
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	217475	-4064	4004	-16873	32336	36644
1.2 Borrowings from Banks	49299	-5322	-7365	-14702	1222	-22796
1.3 Other Demand and Time Liabilities	15823	105	-2019	-340	-2448	2703
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14176765	96255	206426	609273	1133682	1396567
2.1a Growth (Per cent)		0.7	1.6	4.5	9.7	10.9
2.1.1 Demand	1541435	77868	-145653	-75568	136600	175801
2.1.2 Time	12635329	18386	352079	684840	997082	1220767
2.2 Borrowings	272668	6210	-34069	-36770	-18135	-71517
2.3 Other Demand and Time Liabilities	549252	16202	-12054	-54424	11041	17659
<b>3. Borrowings from Reserve Bank</b>	<b>253645</b>	<b>288</b>	<b>-149548</b>	<b>-31978</b>	<b>-30521</b>	<b>222505</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>526595</b>	<b>2224</b>	<b>-18547</b>	<b>-96851</b>	<b>75607</b>	<b>-95442</b>
4.1 Cash in hand	87184	-717	9017	-76	12925	3291
4.2 Balances with Reserve Bank	439411	2940	-27564	-96775	62682	-98732
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	148348	-6139	14102	-7054	41322	-88802
5.2 Money at Call and Short Notice	13348	-261	-5425	-6925	-4650	-13479
5.3 Advances to Banks	24490	1450	-4326	-6042	-8640	-820
5.4 Other Assets	34205	-3269	-2615	-19827	13876	-6059
<b>6 Investments</b>	<b>4358299</b>	<b>43132</b>	<b>200019</b>	<b>610950</b>	<b>76379</b>	<b>777224</b>
6.1a Growth (Per cent)		1.0	5.9	16.3	2.2	21.7
6.1 Government Securities	4356412	42699	199217	617716	74756	778194
6.2 Other Approved Securities	1886	433	802	-6767	1623	-971
<b>7 Bank Credit</b>	<b>10211730</b>	<b>-7772</b>	<b>-91569</b>	<b>-159131</b>	<b>899401</b>	<b>531577</b>
7.1a Growth (Per cent)		-0.1	-0.9	-1.5	10.2	5.5
7a.1 Food Credit	65941	-7141	20782	14177	13538	3549
7a.2 Non-food credit	10145789	-631	-112351	-173308	885863	528028
7b.1 Loans, Cash credit and Overdrafts	10046410	-7861	-55249	-103099	901044	579666
7b.2 Inland Bills - Purchased	19153	-320	-2340	-6504	4020	-4730
7b.3 Discounted	103189	575	-24718	-42494	-2414	-30389
7b.4 Foreign Bills - Purchased	16331	-573	-765	-4127	-312	-7491
7b.5 Discounted	26647	407	-8497	-2907	-2937	-5479