

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Sep. 11, 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	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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>239017</b>	<b>-14628</b>	<b>-147021</b>	<b>-46606</b>	<b>-46891</b>	<b>205350</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>519766</b>	<b>-6896</b>	<b>-36148</b>	<b>-103681</b>	<b>53376</b>	<b>-84670</b>
4.1 Cash in hand	85179	-2072	9889	-2081	16244	413
4.2 Balances with Reserve Bank	434587	-4824	-46037	-101599	37132	-85083
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>4401728</b>	<b>40506</b>	<b>224225</b>	<b>654379</b>	<b>116717</b>	<b>796448</b>
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
<b>7 Bank Credit</b>	<b>10224928</b>	<b>8700</b>	<b>-58065</b>	<b>-145933</b>	<b>915546</b>	<b>511270</b>
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