

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on June 19, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	248889	-899	-2745	14541	21356	74807
1.2 Borrowings from Banks	57458	-298	-1883	-6544	7265	-20118
1.3 Other Demand and Time Liabilities	16654	1034	-4298	491	-7683	5813
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	13867114	-73267	-81305	299622	1139484	1374647
2.1a Growth (Per cent)		-0.5	-0.6	2.2	10.0	11.0
2.1.1 Demand	1452423	-22092	-222459	-164580	112502	163594
2.1.2 Time	12414691	-51175	141154	464202	1026982	1211053
2.2 Borrowings	286844	-301	-21116	-22595	-27395	-70294
2.3 Other Demand and Time Liabilities	518893	-20196	-53359	-84783	12651	28606
<b>3. Borrowings from Reserve Bank</b>	<b>290757</b>	<b>-362</b>	<b>-129458</b>	<b>5134</b>	<b>-48660</b>	<b>239527</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>538545</b>	<b>8515</b>	<b>-57885</b>	<b>-84901</b>	<b>26798</b>	<b>-44153</b>
4.1 Cash in hand	87182	2679	4574	-78	8677	7731
4.2 Balances with Reserve Bank	451363	5836	-62459	-84823	18121	-51885
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	171124	8543	5565	15723	31289	-57489
5.2 Money at Call and Short Notice	16638	-3465	-3248	-3635	-4221	-12366
5.3 Advances to Banks	24076	33	-2919	-6455	-2920	-2640
5.4 Other Assets	47990	-2701	-6334	-6042	11174	11446
<b>6 Investments</b>	<b>4141999</b>	<b>-7872</b>	<b>85590</b>	<b>394650</b>	<b>70082</b>	<b>675353</b>
6.1a Growth (Per cent)		-0.2	2.5	10.5	2.1	19.5
6.1 Government Securities	4140928	-7277	85634	402231	69128	676292
6.2 Other Approved Securities	1072	-594	-45	-7581	954	-938
<b>7 Bank Credit</b>	<b>10245030</b>	<b>1679</b>	<b>-122954</b>	<b>-125831</b>	<b>1034350</b>	<b>596262</b>
7.1a Growth (Per cent)		0.0	-1.3	-1.2	12.0	6.2
7a.1 Food Credit	89288	3606	29809	37524	8881	17869
7a.2 Non-food credit	10155742	-1927	-152763	-163355	1025469	578393
7b.1 Loans, Cash credit and Overdrafts	10060490	4294	-94065	-89019	1026798	632561
7b.2 Inland Bills - Purchased	21311	-588	-104	-4347	6333	-4809
7b.3 Discounted	124939	-2754	-21759	-20744	2838	-11597
7b.4 Foreign Bills - Purchased	14316	-147	-2282	-6142	-44	-7989
7b.5 Discounted	23974	874	-4744	-5580	-1576	-11903