

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Aug. 14 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 | 221630 | -5640 | 2032 | -12718 | 33376 | 42770 |
| 1.2 Borrowings from Banks | 54621 | -6464 | -4361 | -9380 | 103 | -20477 |
| 1.3 Other Demand and Time Liabilities | 15704 | -713 | -3106 | -459 | 2206 | 3671 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 14080421 | -80849 | 106269 | 512928 | 1168872 | 1400380 |
| 2.1a Growth (Per cent) | | -0.6 | 0.8 | 3.8 | 10.2 | 11.0 |
| 2.1.1 Demand | 1463596 | -64438 | -195344 | -153407 | 136043 | 147653 |
| 2.1.2 Time | 12616824 | -16411 | 301613 | 666335 | 1032829 | 1252727 |
| 2.2 Borrowings | 266458 | -7519 | -21119 | -42981 | 6279 | -90677 |
| 2.3 Other Demand and Time Liabilities | 514281 | -9191 | -28325 | -89395 | 5094 | -1041 |
| 3. Borrowings from Reserve Bank | 253357 | -5068 | -148936 | -32266 | -37646 | 221605 |
| 4 Cash in Hand and Balances with Reserve Bank | 524371 | 2728 | -26509 | -99075 | 84273 | -89703 |
| 4.1 Cash in hand | 87901 | 1672 | 7863 | 640 | 16118 | 5161 |
| 4.2 Balances with Reserve Bank | 436470 | 1056 | -34372 | -99716 | 68155 | -94865 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 154519 | -8392 | 13890 | -882 | 40264 | -82419 |
| 5.2 Money at Call and Short Notice | 13608 | 16 | -13917 | -6665 | -7312 | -4726 |
| 5.3 Advances to Banks | 23039 | -1237 | -2671 | -7492 | -10673 | -3925 |
| 5.4 Other Assets | 37474 | -1769 | -2780 | -16558 | 15693 | -2624 |
| 6 Investments | 4315067 | 21658 | 179096 | 567718 | 50992 | 754915 |
| 6.1a Growth (Per cent) | | 0.5 | 5.3 | 15.1 | 1.5 | 21.2 |
| 6.1 Government Securities | 4313614 | 22093 | 175062 | 574918 | 47030 | 759551 |
| 6.2 Other Approved Securities | 1453 | -435 | 4033 | -7200 | 3961 | -4635 |
| 7 Bank Credit | 10219729 | -62328 | -87161 | -151132 | 1011399 | 535167 |
| 7.1a Growth (Per cent) | | -0.6 | -0.9 | -1.5 | 11.7 | 5.5 |
| 7a.1 Food Credit | 73082 | -6205 | 23610 | 21318 | 11063 | 7862 |
| 7a.2 Non-food credit | 10146647 | -56123 | -110771 | -172450 | 1000336 | 527305 |
| 7b.1 Loans, Cash credit and Overdrafts | 10054494 | -60743 | -50856 | -95015 | 1009961 | 583356 |
| 7b.2 Inland Bills - Purchased | 19477 | 12 | -2547 | -6180 | 4062 | -4198 |
| 7b.3 Discounted | 102614 | -2151 | -26711 | -43069 | -1946 | -28971 |
| 7b.4 Foreign Bills - Purchased | 16904 | -298 | -1060 | -3554 | 543 | -6623 |
| 7b.5 Discounted | 26240 | 852 | -5986 | -3314 | -1221 | -8397 |