

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Sep. 25, 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>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	215264	-3974	10902	-19084	39090	27535
1.2 Borrowings from Banks	45303	-2599	-16296	-18699	-12977	-17860
1.3 Other Demand and Time Liabilities	15802	-43	-3362	-362	449	4024
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14263674	15632	332689	696182	1106605	1357214
2.1a Growth (Per cent)		0.1	2.6	5.1	9.4	10.5
2.1.1 Demand	1576473	59988	-102402	-40530	99298	167587
2.1.2 Time	12687202	-44357	435091	736713	1007307	1189626
2.2 Borrowings	256217	-2340	-37225	-53222	-33998	-84812
2.3 Other Demand and Time Liabilities	550983	2529	-11235	-52693	29866	18571
<b>3. Borrowings from Reserve Bank</b>	<b>121495</b>	<b>-117522</b>	<b>-133210</b>	<b>-164128</b>	<b>-132138</b>	<b>74017</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>517456</b>	<b>-3140</b>	<b>-21161</b>	<b>-105990</b>	<b>41790</b>	<b>-101967</b>
4.1 Cash in hand	87541	1532	12104	281	14475	561
4.2 Balances with Reserve Bank	429915	-4672	-33265	-106271	27315	-102527
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	152987	3042	14194	-2414	48789	-84255
5.2 Money at Call and Short Notice	11399	-434	-11826	-8874	-11981	-9027
5.3 Advances to Banks	21374	-3534	-4050	-9158	-13199	-4211
5.4 Other Assets	32214	-1974	-7722	-21818	10215	-2942
<b>6 Investments</b>	<b>4439138</b>	<b>37439</b>	<b>311697</b>	<b>691788</b>	<b>244767</b>	<b>746384</b>
6.1a Growth (Per cent)		0.9	9.2	18.5	7.1	20.2
6.1 Government Securities	4437509	37835	310378	698813	243076	748130
6.2 Other Approved Securities	1629	-396	1319	-7024	1691	-1745
<b>7 Bank Credit</b>	<b>10271857</b>	<b>44210</b>	<b>-2869</b>	<b>-99004</b>	<b>787190</b>	<b>503003</b>
7.1a Growth (Per cent)		0.4	-0.0	-1.0	8.8	5.1
7a.1 Food Credit	66427	2573	18475	14663	12422	6342
7a.2 Non-food credit	10205430	41638	-21344	-113666	774768	496662
7b.1 Loans, Cash credit and Overdrafts	10111153	43014	38557	-38356	806060	550602
7b.2 Inland Bills - Purchased	20270	509	-1871	-5387	4089	-4082
7b.3 Discounted	94173	-1512	-31936	-51510	-15420	-32187
7b.4 Foreign Bills - Purchased	18356	1578	-344	-2101	-1324	-5887
7b.5 Discounted	27904	622	-7274	-1649	-6217	-5443