

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Jul. 31 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	227218	-17319	3862	-7131	33658	46528
1.2 Borrowings from Banks	61100	3320	-12396	-2901	3232	-5962
1.3 Other Demand and Time Liabilities	16445	964	-4707	282	-707	6013
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14161689	141178	170811	594197	1167492	1417107
2.1a Growth (Per cent)		1.0	1.4	4.4	10.1	11.1
2.1.1 Demand	1528386	37035	-187238	-88617	117331	204337
2.1.2 Time	12633303	104143	358049	682814	1050161	1212770
2.2 Borrowings	273962	-5005	-26034	-35477	-14209	-78258
2.3 Other Demand and Time Liabilities	523182	26116	-27726	-80494	27567	7262
<b>3. Borrowings from Reserve Bank</b>	<b>258425</b>	<b>-22207</b>	<b>-149383</b>	<b>-27198</b>	<b>-32663</b>	<b>227120</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>521533</b>	<b>1663</b>	<b>-45561</b>	<b>-101914</b>	<b>51380</b>	<b>-73490</b>
4.1 Cash in hand	86118	811	1879	-1142	11548	9363
4.2 Balances with Reserve Bank	435414	852	-47440	-100772	39832	-82853
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	162882	-4574	9622	7481	34327	-69788
5.2 Money at Call and Short Notice	13547	-2198	-15922	-6726	-5628	-2783
5.3 Advances to Banks	24275	4020	-2567	-6256	-10598	-2792
5.4 Other Assets	39343	-3324	-2917	-14689	14229	-620
<b>6 Investments</b>	<b>4278294</b>	<b>90975</b>	<b>176007</b>	<b>530945</b>	<b>58361</b>	<b>721231</b>
6.1a Growth (Per cent)		2.2	5.2	14.2	1.7	20.3
6.1 Government Securities	4276406	90535	174438	537710	57443	722966
6.2 Other Approved Securities	1888	440	1568	-6765	917	-1735
<b>7 Bank Credit</b>	<b>10265888</b>	<b>46777</b>	<b>-42721</b>	<b>-104972</b>	<b>1056158</b>	<b>536887</b>
7.1a Growth (Per cent)		0.5	-0.4	-1.0	12.2	5.5
7a.1 Food Credit	79287	-7068	21137	27523	13519	16540
7a.2 Non-food credit	10186601	53845	-63858	-132495	1042639	520347
7b.1 Loans, Cash credit and Overdrafts	10099007	46396	-10082	-50502	1052960	587095
7b.2 Inland Bills - Purchased	19457	-2088	-1374	-6200	4878	-5392
7b.3 Discounted	104766	937	-23743	-40917	-877	-29787
7b.4 Foreign Bills - Purchased	17271	1525	-1273	-3186	-208	-6043
7b.5 Discounted	25387	8	-6248	-4166	-595	-8986