

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Oct. 9, 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	210274	-5718	3564	-24074	36719	29883
1.2 Borrowings from Banks	50312	5073	-23295	-13690	-23263	-5853
1.3 Other Demand and Time Liabilities	15441	-398	-3550	-723	-721	3852
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14302353	39949	364151	734861	1151757	1364430
2.1a Growth (Per cent)		0.3	2.9	5.4	9.8	10.5
2.1.1 Demand	1470005	-106055	-170122	-146998	133131	128840
2.1.2 Time	12832347	146004	534273	881858	1018625	1235590
2.2 Borrowings	255245	-972	-35638	-54194	-29031	-87371
2.3 Other Demand and Time Liabilities	523258	-28169	-37004	-80418	26108	16616
<b>3. Borrowings from Reserve Bank</b>	<b>117467</b>	<b>-4028</b>	<b>-154063</b>	<b>-168156</b>	<b>-90444</b>	<b>90842</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>522063</b>	<b>4547</b>	<b>-26687</b>	<b>-101384</b>	<b>69076</b>	<b>-91834</b>
4.1 Cash in hand	82565	-5035	11345	-4695	15290	-3656
4.2 Balances with Reserve Bank	439497	9582	-38032	-96689	53786	-88178
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	151520	-1815	9340	-3881	34303	-80868
5.2 Money at Call and Short Notice	11125	-274	-15705	-9148	-18398	-5422
5.3 Advances to Banks	21743	370	-3722	-8788	-9866	-4170
5.4 Other Assets	31189	-1025	-5509	-22843	12023	-6181
<b>6 Investments</b>	<b>4464312</b>	<b>25220</b>	<b>324236</b>	<b>716963</b>	<b>210373</b>	<b>759019</b>
6.1a Growth (Per cent)		0.6	9.6	19.1	6.0	20.5
6.1 Government Securities	4459553	22089	319798	720857	204827	760753
6.2 Other Approved Securities	4759	3130	4438	-3894	5546	-1734
<b>7 Bank Credit</b>	<b>10343939</b>	<b>72358</b>	<b>17658</b>	<b>-26922</b>	<b>796275</b>	<b>554558</b>
7.1a Growth (Per cent)		0.7	0.2	-0.3	8.9	5.7
7a.1 Food Credit	63393	-3034	18680	11629	14764	3103
7a.2 Non-food credit	10280546	75391	-1022	-38551	781511	551455
7b.1 Loans, Cash credit and Overdrafts	10176526	65746	60002	27017	812100	594530
7b.2 Inland Bills - Purchased	21615	1349	-1519	-4042	4048	-3089
7b.3 Discounted	98799	4625	-32188	-46884	-15944	-27310
7b.4 Foreign Bills - Purchased	18186	-170	-151	-2271	685	-6250
7b.5 Discounted	28812	809	-8487	-741	-4615	-3323