

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Mar. 12, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2020	2021
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	190878	-2047	48437	-43470	61518	-34386
1.2 Borrowings from Banks	37793	-1401	-27865	-26209	-35173	-13801
1.3 Other Demand and Time Liabilities	17882	221	-213	1719	5677	2956
2 Liabilities to Others						
2.1 Aggregate Deposits	14955790	22210	765378	1388298	1111695	1616640
2.1a Growth (Per cent)		0.1	6.1	10.2	9.1	12.1
2.1.1 Demand	1696349	-6745	-53719	79346	166600	238781
2.1.2 Time	13259441	28955	819097	1308952	945095	1377859
2.2 Borrowings	243288	-1449	-65741	-66151	-60918	-69225
2.3 Other Demand and Time Liabilities	637371	13076	132524	33695	78029	-38800
3. Borrowings from Reserve Bank	84616	-35	-75653	-201007	-19260	-20419
4 Cash in Hand and Balances with Reserve Bank	552977	-716	-10002	-70469	2508	-77605
4.1 Cash in hand	91795	258	4685	4534	11474	12233
4.2 Balances with Reserve Bank	461182	-974	-14687	-75004	-8966	-89838
5 Assets with the Banking System						
5.1 Balances with Other Banks	140190	-1568	-75913	-15212	-74650	-6946
5.2 Money at Call and Short Notice	8993	919	-17461	-11280	-16107	-5798
5.3 Advances to Banks	16635	-800	-670	-13896	-677	-12330
5.4 Other Assets	24750	795	9324	-29282	11883	-27453
6 Investments	4515011	53688	413957	767662	400870	719998
6.1a Growth (Per cent)		1.2	12.2	20.5	11.8	19.0
6.1 Government Securities	4513933	53808	408014	775237	393881	726918
6.2 Other Approved Securities	1078	-120	5943	-7575	6989	-6920
7 Bank Credit	10798488	23746	368750	427628	584231	658016
7.1a Growth (Per cent)		0.2	3.8	4.1	6.1	6.5
7a.1 Food Credit	69192	-6014	18782	17428	7718	8800
7a.2 Non-food credit	10729296	29759	349968	410200	576513	649216
7b.1 Loans, Cash credit and Overdrafts	10606728	19886	399615	457219	597996	685119
7b.2 Inland Bills - Purchased	29235	2960	-19	3578	2488	3030
7b.3 Discounted	112139	-65	-16432	-33544	-7421	-29725
7b.4 Foreign Bills - Purchased	19363	688	-3605	-1094	-152	-1620
7b.5 Discounted	31023	276	-10809	1469	-8679	1210