

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Jan. 15, 2021</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>2020</b>	<b>2021</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	199541	-7358	17289	-34807	35243	5424
1.2 Borrowings from Banks	45051	2434	-20616	-18950	-24342	-13792
1.3 Other Demand and Time Liabilities	17028	1100	-3218	865	-2896	5107
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14624957	-93114	552823	1057465	1140621	1498362
2.1a Growth (Per cent)		-0.6	4.4	7.8	9.5	11.4
2.1.1 Demand	1573361	-47184	-177304	-43642	117165	239378
2.1.2 Time	13051596	-45930	730127	1101107	1023456	1258984
2.2 Borrowings	244418	-8737	-68092	-65020	-51445	-65744
2.3 Other Demand and Time Liabilities	570157	-77813	-28034	-33519	25778	54545
<b>3. Borrowings from Reserve Bank</b>	<b>77193</b>	<b>53</b>	<b>-159529</b>	<b>-208430</b>	<b>-83836</b>	<b>56034</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>567046</b>	<b>7309</b>	<b>-14666</b>	<b>-56401</b>	<b>55644</b>	<b>-58872</b>
4.1 Cash in hand	83428	-2116	3959	-3833	10208	4592
4.2 Balances with Reserve Bank	483618	9425	-18625	-52568	45436	-63464
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	134673	-12871	-70065	-20729	-66474	-18310
5.2 Money at Call and Short Notice	9400	738	-18745	-10873	-18855	-4107
5.3 Advances to Banks	19294	-910	-6561	-11238	-9470	-3781
5.4 Other Assets	25637	-1581	-7665	-28395	684	-9577
<b>6 Investments</b>	<b>4422155</b>	<b>-55950</b>	<b>332639</b>	<b>674806</b>	<b>350264</b>	<b>708460</b>
6.1a Growth (Per cent)		-1.2	9.8	18.0	10.4	19.1
6.1 Government Securities	4420359	-56766	324339	681663	341357	717019
6.2 Other Approved Securities	1796	817	8300	-6857	8907	-8559
<b>7 Bank Credit</b>	<b>10640563</b>	<b>-55765</b>	<b>231920</b>	<b>269703</b>	<b>671088</b>	<b>636921</b>
7.1a Growth (Per cent)		-0.5	2.4	2.6	7.2	6.4
7a.1 Food Credit	86950	-5595	40491	35186	11153	4849
7a.2 Non-food credit	10553613	-50171	191429	234517	659935	632072
7b.1 Loans, Cash credit and Overdrafts	10464276	-55714	268645	314767	681491	673637
7b.2 Inland Bills - Purchased	22797	-496	-1638	-2860	3656	-1788
7b.3 Discounted	105486	1217	-22798	-40197	-6506	-30013
7b.4 Foreign Bills - Purchased	17784	-799	-1404	-2673	573	-5399
7b.5 Discounted	30220	27	-10885	666	-8126	484