

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Feb. 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 | 192458 | -5499 | 24590 | -41891 | 40799 | -8960 |
| 1.2 Borrowings from Banks | 41458 | -455 | -6507 | -22543 | -8919 | -31494 |
| 1.3 Other Demand and Time Liabilities | 17100 | 784 | -2579 | 937 | 4292 | 4540 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 14781074 | -16691 | 652523 | 1213582 | 1106829 | 1554779 |
| 2.1a Growth (Per cent) | | -0.1 | 5.2 | 8.9 | 9.1 | 11.8 |
| 2.1.1 Demand | 1630988 | -60554 | -148242 | 13985 | 75329 | 267943 |
| 2.1.2 Time | 13150086 | 43863 | 800766 | 1199597 | 1031500 | 1286836 |
| 2.2 Borrowings | 243484 | 420 | -68750 | -65955 | -51649 | -66020 |
| 2.3 Other Demand and Time Liabilities | 608037 | -6678 | 11753 | 4361 | 38703 | 52638 |
| 3. Borrowings from Reserve Bank | 84620 | 23 | -165242 | -201003 | -109082 | 69174 |
| 4 Cash in Hand and Balances with Reserve Bank | 550287 | -15533 | -5805 | -73159 | 76302 | -84492 |
| 4.1 Cash in hand | 85483 | -3988 | 3720 | -1777 | 11963 | 6886 |
| 4.2 Balances with Reserve Bank | 464804 | -11545 | -9525 | -71382 | 64339 | -91378 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 138461 | -1667 | -67466 | -16940 | -61915 | -17121 |
| 5.2 Money at Call and Short Notice | 12309 | 2196 | -10022 | -7964 | -6897 | -9921 |
| 5.3 Advances to Banks | 17944 | 658 | -3241 | -12588 | -4051 | -8451 |
| 5.4 Other Assets | 24006 | -1523 | -6615 | -30026 | -2274 | -12258 |
| 6 Investments | 4469578 | 34944 | 408500 | 722228 | 434701 | 680021 |
| 6.1a Growth (Per cent) | | 0.8 | 12.1 | 19.3 | 13.0 | 17.9 |
| 6.1 Government Securities | 4468178 | 35190 | 402729 | 729481 | 428072 | 686447 |
| 6.2 Other Approved Securities | 1400 | -246 | 5772 | -7253 | 6630 | -6426 |
| 7 Bank Credit | 10703593 | -1044 | 270860 | 332732 | 602217 | 661010 |
| 7.1a Growth (Per cent) | | -0.0 | 2.8 | 3.2 | 6.4 | 6.6 |
| 7a.1 Food Credit | 75287 | -11822 | 31714 | 23523 | 11584 | 1963 |
| 7a.2 Non-food credit | 10628306 | 10778 | 239146 | 309209 | 590633 | 659047 |
| 7b.1 Loans, Cash credit and Overdrafts | 10523869 | -1979 | 307500 | 374361 | 617814 | 694375 |
| 7b.2 Inland Bills - Purchased | 22752 | -797 | -1791 | -2906 | 2037 | -1681 |
| 7b.3 Discounted | 110757 | 3400 | -20104 | -34926 | -6674 | -27435 |
| 7b.4 Foreign Bills - Purchased | 16003 | -1849 | -3489 | -4455 | -2949 | -5096 |
| 7b.5 Discounted | 30213 | 182 | -11256 | 659 | -8012 | 847 |