

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 18, 2020	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2019	2020
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	207296	1189	8535	-27053	33578	21933
1.2 Borrowings from Banks	44609	740	-13336	-19392	-27736	-21514
1.3 Other Demand and Time Liabilities	17811	568	-3008	1648	2560	5680
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14482560	-100528	435109	915068	1192608	1473679
2.1a Growth (Per cent)		-0.7	3.5	6.7	10.1	11.3
2.1.1 Demand	1566656	-25435	-156487	-50347	164888	211856
2.1.2 Time	12915904	-75092	591596	965415	1027720	1261824
2.2 Borrowings	252045	-592	-59253	-57394	-38496	-66956
2.3 Other Demand and Time Liabilities	609220	6803	16306	5544	22861	49268
<b>3. Borrowings from Reserve Bank</b>	<b>77098</b>	<b>1</b>	<b>-154942</b>	<b>-208525</b>	<b>-152243</b>	<b>51352</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>573104</b>	<b>10911</b>	<b>3020</b>	<b>-50343</b>	<b>92271</b>	<b>-70500</b>
4.1 Cash in hand	84841	-602	6239	-2419	11897	3725
4.2 Balances with Reserve Bank	488262	11513	-3219	-47924	80374	-74226
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	150630	-3074	-76354	-4771	-69734	3936
5.2 Money at Call and Short Notice	9907	2281	-11367	-10366	-13205	-10978
5.3 Advances to Banks	20885	-720	-5529	-9647	-7396	-3221
5.4 Other Assets	28630	-355	-8071	-25401	4900	-6178
<b>6 Investments</b>	<b>4412246</b>	<b>-76762</b>	<b>343171</b>	<b>664897</b>	<b>376317</b>	<b>688019</b>
6.1a Growth (Per cent)		-1.7	10.1	17.7	11.2	18.5
6.1 Government Securities	4410487	-77077	333896	671791	366340	697589
6.2 Other Approved Securities	1759	315	9275	-6894	9977	-9570
<b>7 Bank Credit</b>	<b>10549549</b>	<b>51861</b>	<b>175721</b>	<b>178688</b>	<b>659808</b>	<b>602105</b>
7.1a Growth (Per cent)		0.5	1.8	1.7	7.1	6.1
7a.1 Food Credit	93152	-2760	43533	41388	7802	8009
7a.2 Non-food credit	10456396	54621	132188	137300	652006	594096
7b.1 Loans, Cash credit and Overdrafts	10378101	49288	217326	228592	667534	638781
7b.2 Inland Bills - Purchased	22586	-401	-1025	-3072	5881	-2612
7b.3 Discounted	101037	1423	-29714	-44646	-9449	-27545
7b.4 Foreign Bills - Purchased	17524	419	-2298	-2934	-343	-4766
7b.5 Discounted	30301	1132	-8568	747	-3815	-1753