

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Jan. 1, 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 | 205021 | -2308 | 19240 | -29327 | 37418 | 8953 |
| 1.2 Borrowings from Banks | 42704 | -3005 | -25168 | -21298 | -17422 | -11587 |
| 1.3 Other Demand and Time Liabilities | 16213 | -511 | -3322 | 50 | -4550 | 4396 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 14726753 | 247792 | 636593 | 1159261 | 1176605 | 1516388 |
| 2.1a Growth (Per cent) | | 1.7 | 5.1 | 8.5 | 9.8 | 11.5 |
| 2.1.1 Demand | 1621564 | 56966 | -142787 | 4561 | 134627 | 253064 |
| 2.1.2 Time | 13105188 | 190826 | 779380 | 1154699 | 1041978 | 1263324 |
| 2.2 Borrowings | 253836 | 2291 | -61912 | -55603 | -50621 | -62505 |
| 2.3 Other Demand and Time Liabilities | 649989 | 35337 | -34540 | 46313 | 29819 | 140882 |
| 3. Borrowings from Reserve Bank | 77140 | 42 | -162523 | -208483 | -99309 | 58975 |
| 4 Cash in Hand and Balances with Reserve Bank | 559783 | -13413 | -18598 | -63663 | 72019 | -62203 |
| 4.1 Cash in hand | 85591 | 657 | 4644 | -1670 | 12044 | 6070 |
| 4.2 Balances with Reserve Bank | 474193 | -14070 | -23242 | -61993 | 59975 | -68272 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 147402 | -3090 | -69742 | -8000 | -68005 | -5905 |
| 5.2 Money at Call and Short Notice | 9159 | -748 | -22977 | -11114 | -14770 | -116 |
| 5.3 Advances to Banks | 20205 | -762 | -2688 | -10327 | -4651 | -6742 |
| 5.4 Other Assets | 27139 | -1500 | -9644 | -26893 | 3153 | -6096 |
| 6 Investments | 4480724 | 67119 | 398690 | 733375 | 393629 | 700978 |
| 6.1a Growth (Per cent) | | 1.5 | 11.8 | 19.6 | 11.6 | 18.5 |
| 6.1 Government Securities | 4479745 | 67899 | 392211 | 741049 | 388342 | 708532 |
| 6.2 Other Approved Securities | 979 | -780 | 6479 | -7674 | 5286 | -7555 |
| 7 Bank Credit | 10704649 | 157612 | 264369 | 333788 | 698645 | 668557 |
| 7.1a Growth (Per cent) | | 1.5 | 2.7 | 3.2 | 7.5 | 6.7 |
| 7a.1 Food Credit | 92545 | -608 | 41892 | 40781 | 11161 | 9043 |
| 7a.2 Non-food credit | 10612104 | 158220 | 222477 | 293008 | 687484 | 659515 |
| 7b.1 Loans, Cash credit and Overdrafts | 10528316 | 152645 | 298249 | 378807 | 707374 | 708073 |
| 7b.2 Inland Bills - Purchased | 23293 | 714 | -1675 | -2364 | 3892 | -1255 |
| 7b.3 Discounted | 104264 | 3261 | -24024 | -41419 | -8094 | -30008 |
| 7b.4 Foreign Bills - Purchased | 18583 | 1048 | 868 | -1874 | 3291 | -6872 |
| 7b.5 Discounted | 30192 | -56 | -9049 | 638 | -7818 | -1381 |