

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Mar. 26, 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	196242	5364	57521	-38107	57521	-38107
1.2 Borrowings from Banks	40865	3042	-15458	-23137	-15458	-23137
1.3 Other Demand and Time Liabilities	17896	25	1024	1733	1024	1733
2 Liabilities to Others						
2.1 Aggregate Deposits	15113178	157373	993720	1545686	993720	1545686
2.1a Growth (Per cent)		1.1	7.9	11.4	7.9	11.4
2.1.1 Demand	1861203	164841	105716	244200	105716	244200
2.1.2 Time	13251974	-7468	888005	1301485	888005	1301485
2.2 Borrowings	244385	1098	-68815	-65053	-68815	-65053
2.3 Other Demand and Time Liabilities	650699	13286	60030	47024	60030	47024
3. Borrowings from Reserve Bank	90275	5659	104935	-195348	104935	-195348
4 Cash in Hand and Balances with Reserve Bank	633445	80468	-17137	9998	-17137	9998
4.1 Cash in hand	90752	-1043	12384	3492	12384	3492
4.2 Balances with Reserve Bank	542693	81510	-29521	6507	-29521	6507
5 Assets with the Banking System						
5.1 Balances with Other Banks	143303	3136	-67647	-12098	-67647	-12098
5.2 Money at Call and Short Notice	10654	1723	-11979	-9619	-11979	-9619
5.3 Advances to Banks	16765	128	896	-13766	896	-13766
5.4 Other Assets	26986	2236	11153	-27046	11153	-27046
6 Investments	4462521	-52490	366293	715171	366293	715171
6.1a Growth (Per cent)		-1.2	10.8	19.1	10.8	19.1
6.1 Government Securities	4461627	-52307	359695	722930	359695	722930
6.2 Other Approved Securities	894	-184	6598	-7759	6598	-7759
7 Bank Credit	10951561	155743	599138	580700	599138	580700
7.1a Growth (Per cent)		1.4	6.1	5.6	6.1	5.6
7a.1 Food Credit	61254	-7938	10153	9490	10153	9490
7a.2 Non-food credit	10890307	163681	588985	571210	588985	571210
7b.1 Loans, Cash credit and Overdrafts	10738541	131439	627515	589033	627515	589033
7b.2 Inland Bills - Purchased	30531	4340	-566	4874	-566	4874
7b.3 Discounted	127883	15744	-12613	-17800	-12613	-17800
7b.4 Foreign Bills - Purchased	20394	1031	-4130	-63	-4130	-63
7b.5 Discounted	34211	3188	-11068	4657	-11068	4657