

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Jan. 29, 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	197957	-1581	18107	-36391	35181	3022
1.2 Borrowings from Banks	41913	-3138	-12591	-22088	-9279	-24955
1.3 Other Demand and Time Liabilities	16319	-709	-2172	156	2465	3351
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	14797709	172319	750229	1230217	1201301	1473708
2.1a Growth (Per cent)		1.2	6.0	9.1	9.9	11.1
2.1.1 Demand	1691529	117711	-80276	74526	187103	260518
2.1.2 Time	13106180	54609	830506	1155691	1014199	1213190
2.2 Borrowings	243117	-593	-66951	-66322	-48249	-68185
2.3 Other Demand and Time Liabilities	615608	46673	84	11932	35171	71878
<b>3. Borrowings from Reserve Bank</b>	<b>84597</b>	<b>7404</b>	<b>-163773</b>	<b>-201026</b>	<b>-82930</b>	<b>67682</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>565820</b>	<b>-1226</b>	<b>-8034</b>	<b>-57627</b>	<b>66490</b>	<b>-66730</b>
4.1 Cash in hand	89471	6042	6969	2210	14219	7625
4.2 Balances with Reserve Bank	476349	-7269	-15003	-59837	52271	-74355
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	140136	-3603	-71675	-15266	-59975	-11237
5.2 Money at Call and Short Notice	10113	713	-12072	-10160	-6885	-10067
5.3 Advances to Banks	17286	987	-4676	-13246	-6671	-7673
5.4 Other Assets	25529	-412	-7767	-28503	-240	-9582
<b>6 Investments</b>	<b>4434633</b>	<b>12601</b>	<b>354458</b>	<b>687284</b>	<b>377389</b>	<b>699119</b>
6.1a Growth (Per cent)		0.3	10.5	18.3	11.2	18.7
6.1 Government Securities	4432987	12629	351739	694291	374953	702247
6.2 Other Approved Securities	1646	-28	2719	-7007	2436	-3128
<b>7 Bank Credit</b>	<b>10704669</b>	<b>61776</b>	<b>333454</b>	<b>333808</b>	<b>675648</b>	<b>599493</b>
7.1a Growth (Per cent)		0.6	3.4	3.2	7.2	5.9
7a.1 Food Credit	87110	159	37289	35346	11170	8211
7a.2 Non-food credit	10617559	61617	296165	298463	664478	591283
7b.1 Loans, Cash credit and Overdrafts	10525881	59274	369384	376372	686800	634503
7b.2 Inland Bills - Purchased	23549	752	-1629	-2109	2865	-1046
7b.3 Discounted	107357	1871	-23125	-38326	-8791	-27814
7b.4 Foreign Bills - Purchased	17852	67	-2165	-2606	-593	-4571
7b.5 Discounted	30031	-189	-9011	477	-4634	-1580