

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Feb. 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	192920	549	51235	-41428	66018	-35142
1.2 Borrowings from Banks	39016	-2375	-2227	-24985	-3872	-38216
1.3 Other Demand and Time Liabilities	17673	550	-1973	1509	3091	4507
2 Liabilities to Others						
2.1 Aggregate Deposits	14933821	152476	752496	1366329	1095617	1607553
2.1a Growth (Per cent)		1.0	6.0	10.1	9.0	12.1
2.1.1 Demand	1703328	72329	-51361	86325	158323	243402
2.1.2 Time	13230494	80146	803858	1280005	937294	1364151
2.2 Borrowings	244737	1253	-69884	-64702	-57057	-63633
2.3 Other Demand and Time Liabilities	658538	39429	40822	54863	50306	74070
3 Borrowings from Reserve Bank	84651	31	-126502	-200972	-44078	30465
4 Cash in Hand and Balances with Reserve Bank	553692	3405	-8190	-69754	67480	-78701
4.1 Cash in hand	91536	6053	7484	4276	13799	9176
4.2 Balances with Reserve Bank	462156	-2648	-15674	-74030	53681	-87877
5 Assets with the Banking System						
5.1 Balances with Other Banks	141581	3059	-56996	-13821	-55473	-24472
5.2 Money at Call and Short Notice	7758	-4551	-14013	-12516	-8064	-10482
5.3 Advances to Banks	17828	-115	-2147	-12703	-2092	-9660
5.4 Other Assets	23928	-91	7301	-30104	10102	-26252
6 Investments	4461377	-8201	397231	714028	369146	683090
6.1a Growth (Per cent)		-0.2	11.7	19.1	10.8	18.1
6.1 Government Securities	4460179	-7998	390058	721483	361105	691120
6.2 Other Approved Securities	1197	-202	7173	-7455	8040	-8030
7 Bank Credit	10774815	71273	333144	403954	584414	669948
7.1a Growth (Per cent)		0.7	3.4	3.9	6.1	6.6
7a.1 Food Credit	75206	-81	23986	23442	9952	9610
7a.2 Non-food credit	10699609	71355	309158	380513	574462	660339
7b.1 Loans, Cash credit and Overdrafts	10586921	63096	365938	437412	600453	698989
7b.2 Inland Bills - Purchased	26275	3523	-760	617	2564	812
7b.3 Discounted	112200	1443	-17955	-33483	-8103	-28141
7b.4 Foreign Bills - Purchased	18675	2672	-3349	-1783	-1631	-2564
7b.5 Discounted	30745	539	-10730	1191	-8869	853