

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Feb. 12, 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	192458	-5499	24590	-41891	40799	-8960
1.2 Borrowings from Banks	41458	-455	-6507	-22543	-8919	-31494
1.3 Other Demand and Time Liabilities	17100	784	-2579	937	4292	4540
2 Liabilities to Others						
2.1 Aggregate Deposits	14781074	-16691	652523	1213582	1106829	1554779
2.1a Growth (Per cent)		-0.1	5.2	8.9	9.1	11.8
2.1.1 Demand	1630988	-60554	-148242	13985	75329	267943
2.1.2 Time	13150086	43863	800766	1199597	1031500	1286836
2.2 Borrowings	243484	420	-68750	-65955	-51649	-66020
2.3 Other Demand and Time Liabilities	608037	-6678	11753	4361	38703	52638
3. Borrowings from Reserve Bank	84620	23	-165242	-201003	-109082	69174
4 Cash in Hand and Balances with Reserve Bank	550287	-15533	-5805	-73159	76302	-84492
4.1 Cash in hand	85483	-3988	3720	-1777	11963	6886
4.2 Balances with Reserve Bank	464804	-11545	-9525	-71382	64339	-91378
5 Assets with the Banking System						
5.1 Balances with Other Banks	138461	-1667	-67466	-16940	-61915	-17121
5.2 Money at Call and Short Notice	12309	2196	-10022	-7964	-6897	-9921
5.3 Advances to Banks	17944	658	-3241	-12588	-4051	-8451
5.4 Other Assets	24006	-1523	-6615	-30026	-2274	-12258
6 Investments	4469578	34944	408500	722228	434701	680021
6.1a Growth (Per cent)		0.8	12.1	19.3	13.0	17.9
6.1 Government Securities	4468178	35190	402729	729481	428072	686447
6.2 Other Approved Securities	1400	-246	5772	-7253	6630	-6426
7 Bank Credit	10703593	-1044	270860	332732	602217	661010
7.1a Growth (Per cent)		-0.0	2.8	3.2	6.4	6.6
7a.1 Food Credit	75287	-11822	31714	23523	11584	1963
7a.2 Non-food credit	10628306	10778	239146	309209	590633	659047
7b.1 Loans, Cash credit and Overdrafts	10523869	-1979	307500	374361	617814	694375
7b.2 Inland Bills - Purchased	22752	-797	-1791	-2906	2037	-1681
7b.3 Discounted	110757	3400	-20104	-34926	-6674	-27435
7b.4 Foreign Bills - Purchased	16003	-1849	-3489	-4455	-2949	-5096
7b.5 Discounted	30213	182	-11256	659	-8012	847