

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jan. 15, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2019-20	2020-21	2020	2021
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	199541	-7358	17289	-34807	35243	5424
1.2 Borrowings from Banks	45051	2434	-20616	-18950	-24342	-13792
1.3 Other Demand and Time Liabilities	17028	1100	-3218	865	-2896	5107
2 Liabilities to Others						
2.1 Aggregate Deposits	14624957	-93114	552823	1057465	1140621	1498362
2.1a Growth (Per cent)		-0.6	4.4	7.8	9.5	11.4
2.1.1 Demand	1573361	-47184	-177304	-43642	117165	239378
2.1.2 Time	13051596	-45930	730127	1101107	1023456	1258984
2.2 Borrowings	244418	-8737	-68092	-65020	-51445	-65744
2.3 Other Demand and Time Liabilities	570157	-77813	-28034	-33519	25778	54545
3. Borrowings from Reserve Bank	77193	53	-159529	-208430	-83836	56034
4 Cash in Hand and Balances with Reserve Bank	567046	7309	-14666	-56401	55644	-58872
4.1 Cash in hand	83428	-2116	3959	-3833	10208	4592
4.2 Balances with Reserve Bank	483618	9425	-18625	-52568	45436	-63464
5 Assets with the Banking System						
5.1 Balances with Other Banks	134673	-12871	-70065	-20729	-66474	-18310
5.2 Money at Call and Short Notice	9400	738	-18745	-10873	-18855	-4107
5.3 Advances to Banks	19294	-910	-6561	-11238	-9470	-3781
5.4 Other Assets	25637	-1581	-7665	-28395	684	-9577
6 Investments	4422155	-55950	332639	674806	350264	708460
6.1a Growth (Per cent)		-1.2	9.8	18.0	10.4	19.1
6.1 Government Securities	4420359	-56766	324339	681663	341357	717019
6.2 Other Approved Securities	1796	817	8300	-6857	8907	-8559
7 Bank Credit	10640563	-55765	231920	269703	671088	636921
7.1a Growth (Per cent)		-0.5	2.4	2.6	7.2	6.4
7a.1 Food Credit	86950	-5595	40491	35186	11153	4849
7a.2 Non-food credit	10553613	-50171	191429	234517	659935	632072
7b.1 Loans, Cash credit and Overdrafts	10464276	-55714	268645	314767	681491	673637
7b.2 Inland Bills - Purchased	22797	-496	-1638	-2860	3656	-1788
7b.3 Discounted	105486	1217	-22798	-40197	-6506	-30013
7b.4 Foreign Bills - Purchased	17784	-799	-1404	-2673	573	-5399
7b.5 Discounted	30220	27	-10885	666	-8126	484