

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Mar. 26, 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	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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>90275</b>	<b>5659</b>	<b>104935</b>	<b>-195348</b>	<b>104935</b>	<b>-195348</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>633445</b>	<b>80468</b>	<b>-17137</b>	<b>9998</b>	<b>-17137</b>	<b>9998</b>
4.1 Cash in hand	90752	-1043	12384	3492	12384	3492
4.2 Balances with Reserve Bank	542693	81510	-29521	6507	-29521	6507
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>4462521</b>	<b>-52490</b>	<b>366293</b>	<b>715171</b>	<b>366293</b>	<b>715171</b>
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
<b>7 Bank Credit</b>	<b>10951561</b>	<b>155743</b>	<b>599138</b>	<b>580700</b>	<b>599138</b>	<b>580700</b>
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