

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

| Item                                                 | Outstanding<br>as on Dec. 18,<br>2020 | Fortnight     | Variation over        |                |                |               |
|------------------------------------------------------|---------------------------------------|---------------|-----------------------|----------------|----------------|---------------|
|                                                      |                                       |               | Financial year so far |                | Year-on-Year   |               |
|                                                      |                                       |               | 2019-20               | 2020-21        | 2019           | 2020          |
|                                                      | 1                                     | 2             | 3                     | 4              | 5              | 6             |
| <b>1 Liabilities to the Banking System</b>           |                                       |               |                       |                |                |               |
| 1.1 Demand and Time Deposits from Banks              | 207296                                | 1189          | 8535                  | -27053         | 33578          | 21933         |
| 1.2 Borrowings from Banks                            | 44609                                 | 740           | -13336                | -19392         | -27736         | -21514        |
| 1.3 Other Demand and Time Liabilities                | 17811                                 | 568           | -3008                 | 1648           | 2560           | 5680          |
| <b>2 Liabilities to Others</b>                       |                                       |               |                       |                |                |               |
| 2.1 Aggregate Deposits                               | 14482560                              | -100528       | 435109                | 915068         | 1192608        | 1473679       |
| 2.1a Growth (Per cent)                               |                                       | -0.7          | 3.5                   | 6.7            | 10.1           | 11.3          |
| 2.1.1 Demand                                         | 1566656                               | -25435        | -156487               | -50347         | 164888         | 211856        |
| 2.1.2 Time                                           | 12915904                              | -75092        | 591596                | 965415         | 1027720        | 1261824       |
| 2.2 Borrowings                                       | 252045                                | -592          | -59253                | -57394         | -38496         | -66956        |
| 2.3 Other Demand and Time Liabilities                | 609220                                | 6803          | 16306                 | 5544           | 22861          | 49268         |
| <b>3. Borrowings from Reserve Bank</b>               | <b>77098</b>                          | <b>1</b>      | <b>-154942</b>        | <b>-208525</b> | <b>-152243</b> | <b>51352</b>  |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>573104</b>                         | <b>10911</b>  | <b>3020</b>           | <b>-50343</b>  | <b>92271</b>   | <b>-70500</b> |
| 4.1 Cash in hand                                     | 84841                                 | -602          | 6239                  | -2419          | 11897          | 3725          |
| 4.2 Balances with Reserve Bank                       | 488262                                | 11513         | -3219                 | -47924         | 80374          | -74226        |
| <b>5 Assets with the Banking System</b>              |                                       |               |                       |                |                |               |
| 5.1 Balances with Other Banks                        | 150630                                | -3074         | -76354                | -4771          | -69734         | 3936          |
| 5.2 Money at Call and Short Notice                   | 9907                                  | 2281          | -11367                | -10366         | -13205         | -10978        |
| 5.3 Advances to Banks                                | 20885                                 | -720          | -5529                 | -9647          | -7396          | -3221         |
| 5.4 Other Assets                                     | 28630                                 | -355          | -8071                 | -25401         | 4900           | -6178         |
| <b>6 Investments</b>                                 | <b>4412246</b>                        | <b>-76762</b> | <b>343171</b>         | <b>664897</b>  | <b>376317</b>  | <b>688019</b> |
| 6.1a Growth (Per cent)                               |                                       | -1.7          | 10.1                  | 17.7           | 11.2           | 18.5          |
| 6.1 Government Securities                            | 4410487                               | -77077        | 333896                | 671791         | 366340         | 697589        |
| 6.2 Other Approved Securities                        | 1759                                  | 315           | 9275                  | -6894          | 9977           | -9570         |
| <b>7 Bank Credit</b>                                 | <b>10549549</b>                       | <b>51861</b>  | <b>175721</b>         | <b>178688</b>  | <b>659808</b>  | <b>602105</b> |
| 7.1a Growth (Per cent)                               |                                       | 0.5           | 1.8                   | 1.7            | 7.1            | 6.1           |
| 7a.1 Food Credit                                     | 93152                                 | -2760         | 43533                 | 41388          | 7802           | 8009          |
| 7a.2 Non-food credit                                 | 10456396                              | 54621         | 132188                | 137300         | 652006         | 594096        |
| 7b.1 Loans, Cash credit and Overdrafts               | 10378101                              | 49288         | 217326                | 228592         | 667534         | 638781        |
| 7b.2 Inland Bills - Purchased                        | 22586                                 | -401          | -1025                 | -3072          | 5881           | -2612         |
| 7b.3 Discounted                                      | 101037                                | 1423          | -29714                | -44646         | -9449          | -27545        |
| 7b.4 Foreign Bills - Purchased                       | 17524                                 | 419           | -2298                 | -2934          | -343           | -4766         |
| 7b.5 Discounted                                      | 30301                                 | 1132          | -8568                 | 747            | -3815          | -1753         |