

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Mar. 11, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	184930	2816	-43470	-10936	-34387	-5948
1.2 Borrowings from Banks	41992	-2351	-26179	1112	-13772	4169
1.3 Other Demand and Time Liabilities	27994	2494	1707	10150	2944	10123
2 Liabilities to Others						
2.1 Aggregate Deposits	16277437	59908	1388313	1163924	1616655	1321632
2.1a Growth (Per cent)		0.4	10.2	7.7	12.1	8.8
2.1.1 Demand	1905817	-58159	79359	44624	238794	209455
2.1.2 Time	14371620	118067	1308953	1119300	1377861	1112177
2.2 Borrowings	285519	8780	-66151	41494	-69225	42231
2.3 Other Demand and Time Liabilities	642206	3940	33634	-14401	-38860	4896
3. Borrowings from Reserve Bank	95185	-938	-201007	4911	-20419	10570
4 Cash in Hand and Balances with Reserve Bank	754385	1654	-70469	120945	-77605	201408
4.1 Cash in hand	85303	-2956	4534	-5445	12233	-6492
4.2 Balances with Reserve Bank	669083	4610	-75004	126390	-89838	207901
5 Assets with the Banking System						
5.1 Balances with Other Banks	162007	121	-15335	18713	-7070	21941
5.2 Money at Call and Short Notice	5490	-563	-11342	-5164	-5860	-3442
5.3 Advances to Banks	32616	479	-13894	15853	-12328	15979
5.4 Other Assets	34667	1921	-29282	7837	-27453	9917
6 Investments	4751201	80969	767662	288675	719998	236190
6.1a Growth (Per cent)		1.7	20.5	6.5	19.0	5.2
6.1 Government Securities	4750085	81063	775237	288454	726918	236152
6.2 Other Approved Securities	1116	-93	-7575	222	-6920	38
7 Bank Credit	11715882	72165	424958	766373	655346	920064
7.1a Growth (Per cent)		0.6	4.1	7.0	6.5	8.5
7a.1 Food Credit	60908	-7317	17428	-346	8800	-8284
7a.2 Non-food credit	11654974	79482	407530	766720	646546	928349
7b.1 Loans, Cash credit and Overdrafts	11484490	67086	457594	747999	685494	877387
7b.2 Inland Bills - Purchased	34082	-55	533	3551	-14	7891
7b.3 Discounted	149192	4069	-33544	21309	-29725	37053
7b.4 Foreign Bills - Purchased	19160	-108	-1094	-1233	-1620	-203
7b.5 Discounted	28957	1174	1469	-5254	1210	-2066