

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Sep. 10, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2020	2021
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	167195	675	-15186	-28671	37573	-51967
1.2 Borrowings from Banks	42665	-6731	-16100	1785	-18543	-5237
1.3 Other Demand and Time Liabilities	18289	-47	-319	446	4052	2444
2 Liabilities to Others						
2.1 Aggregate Deposits	15574660	57609	679793	461147	1524428	1327374
2.1a Growth (Per cent)		0.4	5.0	3.1	12.0	9.3
2.1.1 Demand	1753571	-37425	-104106	-107621	200688	240674
2.1.2 Time	13821088	95034	783899	568769	1323741	1086700
2.2 Borrowings	243400	5319	-50882	-625	-75652	-15157
2.3 Other Demand and Time Liabilities	616597	60398	-55224	-40010	-76697	68146
3. Borrowings from Reserve Bank	92420	613	-46606	2145	205350	-146597
4 Cash in Hand and Balances with Reserve Bank	728247	-14911	-102853	94807	-83843	207654
4.1 Cash in hand	96595	-5125	-1254	5848	1240	10589
4.2 Balances with Reserve Bank	631652	-9786	-101599	88959	-85083	197065
5 Assets with the Banking System						
5.1 Balances with Other Banks	141750	284	-5480	-1544	-91093	-8171
5.2 Money at Call and Short Notice	7210	1064	-8439	-3444	-14755	-4624
5.3 Advances to Banks	23658	-37	-5623	6894	-1760	-1250
5.4 Other Assets	24747	64	-19843	-2083	-4425	-9442
6 Investments	4702935	109656	654196	240409	796264	301390
6.1a Growth (Per cent)		2.4	17.5	5.4	22.1	6.8
6.1 Government Securities	4701431	109475	660824	239799	800165	301910
6.2 Other Approved Securities	1505	180	-6628	611	-3901	-520
7 Bank Credit	10912042	14441	-143931	-37467	513272	685112
7.1a Growth (Per cent)		0.1	-1.4	-0.3	5.3	6.7
7a.1 Food Credit	69738	938	12090	8484	-882	5884
7a.2 Non-food credit	10842304	13503	-156021	-45951	514154	679228
7b.1 Loans, Cash credit and Overdrafts	10703483	7812	-82086	-33008	561424	636061
7b.2 Inland Bills - Purchased	31878	-127	-5897	1347	-3826	12117
7b.3 Discounted	125165	3711	-49998	-2718	-33212	29480
7b.4 Foreign Bills - Purchased	19495	407	-3679	-899	-6705	2716
7b.5 Discounted	32021	2638	-2271	-2189	-4407	4739