

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Aug. 13, 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	174123	-6671	-12809	-21743	42680	-47416
1.2 Borrowings from Banks	39456	-1464	-9380	-1424	-20477	-15165
1.3 Other Demand and Time Liabilities	18779	672	-445	936	3686	3060
2 Liabilities to Others						
2.1 Aggregate Deposits	15569906	20810	513018	456393	1400469	1489396
2.1a Growth (Per cent)		0.1	3.8	3.0	11.0	10.6
2.1.1 Demand	1794298	-40667	-153436	-66895	147624	330731
2.1.2 Time	13775608	61477	666454	523288	1252846	1158665
2.2 Borrowings	239690	-3363	-42981	-4335	-90677	-26768
2.3 Other Demand and Time Liabilities	564249	-9354	-70633	-92358	17721	31207
3. Borrowings from Reserve Bank	91750	-46	-32266	1476	221605	-161607
4 Cash in Hand and Balances with Reserve Bank	767005	-4145	-99075	133565	-89703	242634
4.1 Cash in hand	94524	-1629	641	3776	5162	6623
4.2 Balances with Reserve Bank	672481	-2515	-99716	129789	-94865	236011
5 Assets with the Banking System						
5.1 Balances with Other Banks	142444	-294	-919	-850	-82456	-12038
5.2 Money at Call and Short Notice	7488	-368	-7563	-3166	-5624	-5222
5.3 Advances to Banks	24524	1494	-7492	7760	-3925	1485
5.4 Other Assets	24662	-82	-16558	-2168	-2624	-12812
6 Investments	4613647	-30541	567817	151121	755014	298480
6.1a Growth (Per cent)		-0.7	15.2	3.4	21.2	6.9
6.1 Government Securities	4612101	-30718	575017	150469	759650	298387
6.2 Other Approved Securities	1546	177	-7200	652	-4635	93
7 Bank Credit	10888846	-21720	-151359	-60663	534940	669345
7.1a Growth (Per cent)		-0.2	-1.5	-0.6	5.5	6.5
7a.1 Food Credit	72012	-5465	21318	10758	7862	-1070
7a.2 Non-food credit	10816834	-16255	-172677	-71421	527078	670415
7b.1 Loans, Cash credit and Overdrafts	10684015	-21224	-95238	-52476	583133	629744
7b.2 Inland Bills - Purchased	31196	743	-6185	664	-4203	11723
7b.3 Discounted	124155	731	-43069	-3728	-28971	21541
7b.4 Foreign Bills - Purchased	18882	-197	-3554	-1511	-6623	1978
7b.5 Discounted	30598	-1773	-3314	-3612	-8397	4359