

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 17, 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	197016	17361	-27019	1150	21966	-10313
1.2 Borrowings from Banks	35175	-11916	-18293	-5704	-20414	-10533
1.3 Other Demand and Time Liabilities	23654	1508	561	5811	4593	6930
2 Liabilities to Others						
2.1 Aggregate Deposits	15866885	-85282	911469	753373	1470080	1387924
2.1a Growth (Per cent)		-0.5	6.7	5.0	11.3	9.6
2.1.1 Demand	1836675	-31458	-52405	-24517	209798	272077
2.1.2 Time	14030210	-53824	963873	777890	1260282	1115847
2.2 Borrowings	270303	8429	-57894	26278	-67456	18758
2.3 Other Demand and Time Liabilities	622738	4545	10976	-33869	54699	8086
3. Borrowings from Reserve Bank	94213	272	-208525	3939	51352	17115
4 Cash in Hand and Balances with Reserve Bank	786197	5407	-50250	152757	-70408	213001
4.1 Cash in hand	92467	-3728	-2326	1720	3818	7533
4.2 Balances with Reserve Bank	693730	9135	-47924	151037	-74226	205468
5 Assets with the Banking System						
5.1 Balances with Other Banks	162443	2340	-4909	19149	3798	11951
5.2 Money at Call and Short Notice	11202	-833	-10366	548	-10978	1295
5.3 Advances to Banks	25051	971	-9565	8287	-3140	4084
5.4 Other Assets	30807	1743	-25393	3977	-6169	2167
6 Investments	4600694	-76329	666256	138168	689377	187089
6.1a Growth (Per cent)		-1.6	17.8	3.1	18.5	4.2
6.1 Government Securities	4599331	-76335	673149	137700	698947	187486
6.2 Other Approved Securities	1363	6	-6894	469	-9570	-396
7 Bank Credit	11314234	43484	176176	364725	599593	767197
7.1a Growth (Per cent)		0.4	1.7	3.3	6.0	7.3
7a.1 Food Credit	85580	-857	41388	24326	8009	-7572
7a.2 Non-food credit	11228654	44341	134788	340399	591583	774769
7b.1 Loans, Cash credit and Overdrafts	11102262	43457	226162	365771	636350	726592
7b.2 Inland Bills - Purchased	30589	-1399	-3078	58	-2618	8009
7b.3 Discounted	126736	-2092	-44680	-1147	-27579	25733
7b.4 Foreign Bills - Purchased	22454	3218	-2923	2060	-4755	4919
7b.5 Discounted	32193	301	695	-2017	-1806	1945