

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Apr. 23, 2021</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2020-21</b>	<b>2021-22</b>	<b>2020</b>	<b>2021</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	184447	-6254	9159	-11419	73481	-59060
1.2 Borrowings from Banks	57130	9345	520	16250	-10035	-7392
1.3 Other Demand and Time Liabilities	18509	632	-446	666	5492	2792
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	15134326	-77127	155690	20798	1239313	1411144
2.1a Growth (Per cent)		-0.5	1.1	0.1	9.9	10.3
2.1.1 Demand	1727354	-15510	-161558	-133854	103722	271910
2.1.2 Time	13406972	-61617	317248	154652	1135590	1139234
2.2 Borrowings	236480	-6517	-7980	-7545	-68003	-64978
2.3 Other Demand and Time Liabilities	565467	-2011	-82056	-91147	33724	43847
<b>3. Borrowings from Reserve Bank</b>	<b>89731</b>	<b>81</b>	<b>2571</b>	<b>-544</b>	<b>182716</b>	<b>-198463</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>646009</b>	<b>23814</b>	<b>-111942</b>	<b>12568</b>	<b>-89608</b>	<b>134504</b>
4.1 Cash in hand	93116	6573	513	2368	9605	5342
4.2 Balances with Reserve Bank	552893	17241	-112455	10200	-99213	129162
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	155136	8746	6522	11835	-60788	-6787
5.2 Money at Call and Short Notice	10206	1503	-574	-448	-7624	-9493
5.3 Advances to Banks	15130	-1287	-5200	-1636	-1129	-10201
5.4 Other Assets	26986	-1869	6611	0	17230	-33657
<b>6 Investments</b>	<b>4478543</b>	<b>-70767</b>	<b>222297</b>	<b>16017</b>	<b>514135</b>	<b>508897</b>
6.1a Growth (Per cent)		-1.6	5.9	0.4	14.9	12.8
6.1 Government Securities	4477363	-70811	229656	15731	514022	509010
6.2 Other Approved Securities	1180	44	-7360	286	113	-113
<b>7 Bank Credit</b>	<b>10860425</b>	<b>-28039</b>	<b>-97445</b>	<b>-89087</b>	<b>652470</b>	<b>587009</b>
7.1a Growth (Per cent)		-0.3	-0.9	-0.8	6.8	5.7
7a.1 Food Credit	58335	8636	879	-2919	9482	5691
7a.2 Non-food credit	10802090	-36674	-98324	-86167	642988	581318
7b.1 Loans, Cash credit and Overdrafts	10653572	-19960	-73074	-82921	689688	577138
7b.2 Inland Bills - Purchased	29971	-770	-3147	-560	-1924	7460
7b.3 Discounted	126565	-3128	-11233	-1318	-11711	-7885
7b.4 Foreign Bills - Purchased	20012	-100	-5502	-382	-8567	5056
7b.5 Discounted	30305	-4080	-4489	-3906	-15016	5240