

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Mar. 25, 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	190574	5392	-38482	-5292	-38482	-5292
1.2 Borrowings from Banks	38317	-5203	-23122	-2563	-23122	-2563
1.3 Other Demand and Time Liabilities	29931	1937	1680	12088	1680	12088
2 Liabilities to Others						
2.1 Aggregate Deposits	16465316	188630	1546020	1351803	1546020	1351803
2.1a Growth (Per cent)		1.2	11.4	8.9	11.4	8.9
2.1.1 Demand	2072749	168055	244189	211557	244189	211557
2.1.2 Time	14392567	20576	1301831	1140247	1301831	1140247
2.2 Borrowings	274419	-11103	-65414	30394	-65414	30394
2.3 Other Demand and Time Liabilities	647631	972	52932	-8976	52932	-8976
3. Borrowings from Reserve Bank	94299	-886	-195348	4025	-195348	4025
4 Cash in Hand and Balances with Reserve Bank	769363	15096	9994	135923	9994	135923
4.1 Cash in hand	85926	742	3487	-4822	3487	-4822
4.2 Balances with Reserve Bank	683437	14354	6507	140744	6507	140744
5 Assets with the Banking System						
5.1 Balances with Other Banks	164229	2190	-12107	20935	-12107	20935
5.2 Money at Call and Short Notice	6982	1492	-9619	-3672	-9619	-3672
5.3 Advances to Banks	35802	3225	-13768	19038	-13768	19038
5.4 Other Assets	36586	1920	-27202	9757	-27202	9757
6 Investments	4728948	-22253	715177	266422	715177	266422
6.1a Growth (Per cent)		-0.5	19.1	6.0	19.1	6.0
6.1 Government Securities	4728179	-21907	722935	266547	722935	266547
6.2 Other Approved Securities	769	-347	-7759	-125	-7759	-125
7 Bank Credit*	11890638	178297	578648	1043351	578648	1043351
7.1a Growth (Per cent)		1.5	5.6	9.6	5.6	9.6
7a.1 Food Credit	55011	-5897	9490	-6244	9490	-6244
7a.2 Non-food credit	11835628	184194	569158	1049595	569158	1049595
7b.1 Loans, Cash credit and Overdrafts	11650926	170115	586982	1016656	586982	1016656
7b.2 Inland Bills - Purchased	35790	1677	4874	5259	4874	5259
7b.3 Discounted	154212	4928	-17800	26328	-17800	26328
7b.4 Foreign Bills - Purchased	19157	-38	-64	-1237	-64	-1237
7b.5 Discounted	30554	1615	4657	-3656	4657	-3656

*Bank credit growth and related variations for all fortnights since December 3, 2021 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).