

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jun. 18, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
	1		2	2020-21	2021-22	2020
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	185044	10385	14544	-10822	74809	-63848
1.2 Borrowings from Banks	40807	731	-6581	-73	-20156	-16613
1.3 Other Demand and Time Liabilities	18551	597	491	708	5813	1897
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	15298539	-14614	299635	185026	1374661	1431411
2.1a Growth (Per cent)		-0.1	2.2	1.2	11.0	10.3
2.1.1 Demand	1754133	23857	-164563	-107060	163612	301693
2.1.2 Time	13544405	-38471	464198	292086	1211049	1129718
2.2 Borrowings	249201	6726	-22570	5176	-70268	-37668
2.3 Other Demand and Time Liabilities	631791	41881	-84173	-24816	29216	112288
<b>3. Borrowings from Reserve Bank</b>	<b>90886</b>	<b>869</b>	<b>5134</b>	<b>612</b>	<b>239527</b>	<b>-199871</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>758997</b>	<b>5711</b>	<b>-84697</b>	<b>125557</b>	<b>-43950</b>	<b>220248</b>
4.1 Cash in hand	89965	1728	126	-782	7935	2579
4.2 Balances with Reserve Bank	669032	3982	-84823	126339	-51885	217669
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	141025	1489	15681	-2270	-57530	-30058
5.2 Money at Call and Short Notice	9408	1881	-3655	-1245	-12386	-7209
5.3 Advances to Banks	18194	2835	-6455	1431	-2640	-5882
5.4 Other Assets	25262	27	-6019	-1567	11469	-22751
<b>6 Investments</b>	<b>4581891</b>	<b>-46382</b>	<b>395042</b>	<b>119365</b>	<b>675746</b>	<b>439499</b>
6.1a Growth (Per cent)		-1.0	10.5	2.7	19.5	10.6
6.1 Government Securities	4580597	-46260	402624	118965	676684	439277
6.2 Other Approved Securities	1294	-122	-7581	400	-938	222
<b>7 Bank Credit</b>	<b>10841866</b>	<b>-1559</b>	<b>-125183</b>	<b>-107643</b>	<b>596909</b>	<b>596188</b>
7.1a Growth (Per cent)		-0.0	-1.2	-1.0	6.2	5.8
7a.1 Food Credit	86912	-3064	37525	25658	17870	-2377
7a.2 Non-food credit	10754953	1505	-162708	-133301	579040	598565
7b.1 Loans, Cash credit and Overdrafts	10643671	-450	-88712	-92819	632868	582874
7b.2 Inland Bills - Purchased	29499	586	-4213	-1032	-4675	8054
7b.3 Discounted	115296	-4363	-20736	-12587	-11589	-9652
7b.4 Foreign Bills - Purchased	18682	1276	-6170	-1712	-8018	4395
7b.5 Discounted	34718	1391	-5353	507	-11677	10517