

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Aug. 27, 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	166518	-7604	-16873	-29348	36644	-50957
1.2 Borrowings from Banks	49396	9939	-14672	8516	-22765	66
1.3 Other Demand and Time Liabilities	18325	-497	-340	481	2703	2501
2 Liabilities to Others						
2.1 Aggregate Deposits	15517046	-55253	609301	403534	1396596	1340253
2.1a Growth (Per cent)		-0.4	4.5	2.7	10.9	9.5
2.1.1 Demand	1790971	-5777	-79289	-70222	172080	253257
2.1.2 Time	13726075	-49476	688590	473756	1224516	1086996
2.2 Borrowings	238081	-1609	-36770	-5944	-71517	-34588
2.3 Other Demand and Time Liabilities	556523	-7941	-36299	-100085	35785	-10854
3. Borrowings from Reserve Bank	91806	56	-31978	1532	222505	-161839
4 Cash in Hand and Balances with Reserve Bank	743158	-23882	-96784	109718	-95374	216496
4.1 Cash in hand	101721	7162	-9	10973	3358	14469
4.2 Balances with Reserve Bank	641437	-31044	-96775	98745	-98732	202026
5 Assets with the Banking System						
5.1 Balances with Other Banks	141798	-647	-7144	-1496	-88893	-6459
5.2 Money at Call and Short Notice	6146	-1342	-7825	-4507	-14379	-6301
5.3 Advances to Banks	23695	-830	-6037	6931	-815	-799
5.4 Other Assets	24671	9	-19742	-2159	-5974	-9619
6 Investments	4592897	-20710	613873	130372	780147	231675
6.1a Growth (Per cent)		-0.4	16.4	2.9	21.8	5.3
6.1 Government Securities	4591573	-20488	620640	129942	781118	232237
6.2 Other Approved Securities	1324	-222	-6767	430	-971	-562
7 Bank Credit	10897463	8629	-154703	-52046	536005	681305
7.1a Growth (Per cent)		0.1	-1.5	-0.5	5.5	6.7
7a.1 Food Credit	68801	-3212	14177	7547	3550	2860
7a.2 Non-food credit	10828662	11841	-168880	-59592	532455	678446
7b.1 Loans, Cash credit and Overdrafts	10695533	11479	-98668	-40958	584096	644692
7b.2 Inland Bills - Purchased	32005	809	-6509	1474	-4735	12857
7b.3 Discounted	121454	-2701	-42482	-6429	-30377	18253
7b.4 Foreign Bills - Purchased	19088	256	-4141	-1306	-7506	2771
7b.5 Discounted	29383	-1215	-2903	-4827	-5474	2733