

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jan. 28, 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	186108	2793	-36204	-9758	3209	-12036
1.2 Borrowings from Banks	56005	12447	-22088	15126	-24955	14092
1.3 Other Demand and Time Liabilities	24375	624	153	6532	3349	8059
2 Liabilities to Others						
2.1 Aggregate Deposits	16032905	49926	1235273	919393	1478764	1230140
2.1a Growth (Per cent)		0.3	9.1	6.1	11.1	8.3
2.1.1 Demand	1905337	76987	74556	44144	260548	213778
2.1.2 Time	14127569	-27061	1160717	875249	1218216	1016362
2.2 Borrowings	271587	-4150	-66375	27562	-68239	28524
2.3 Other Demand and Time Liabilities	600719	20756	5904	-55888	65850	-8861
3. Borrowings from Reserve Bank	94286	-446	-201026	4011	67682	9689
4 Cash in Hand and Balances with Reserve Bank	770784	220	-57627	137344	-66730	204965
4.1 Cash in hand	89448	1988	2210	-1300	7625	-23
4.2 Balances with Reserve Bank	681336	-1769	-59837	138644	-74355	204987
5 Assets with the Banking System						
5.1 Balances with Other Banks	169396	14144	-15273	26101	-11244	29267
5.2 Money at Call and Short Notice	8759	-5368	-10160	-1895	-10067	-1354
5.3 Advances to Banks	31047	-2050	-13246	14284	-7673	13762
5.4 Other Assets	31369	575	-28503	4540	-9582	5840
6 Investments	4580677	-45107	687283	118151	699118	146045
6.1a Growth (Per cent)		-1.0	18.3	2.6	18.7	3.3
6.1 Government Securities	4579446	-45201	694290	117814	702246	146460
6.2 Other Approved Securities	1231	94	-7007	337	-3128	-415
7 Bank Credit	11582442	85565	332891	632933	598575	878690
7.1a Growth (Per cent)		0.7	3.2	5.8	5.9	8.2
7a.1 Food Credit	82390	-3291	35346	21136	8210	-4720
7a.2 Non-food credit	11500052	88856	297545	611798	590366	883410
7b.1 Loans, Cash credit and Overdrafts	11362454	85532	376033	625963	634165	836912
7b.2 Inland Bills - Purchased	34115	154	-2193	3584	-1130	10650
7b.3 Discounted	136483	241	-38326	8600	-27814	29126
7b.4 Foreign Bills - Purchased	18941	136	-3100	-1453	-5065	1584
7b.5 Discounted	30450	-497	477	-3760	-1580	419