

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May. 21, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2020	2021
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	173435	-1176	20330	-22431	85222	-81243
1.2 Borrowings from Banks	46077	-22101	3206	5197	-3835	-21130
1.3 Other Demand and Time Liabilities	18270	-354	1247	427	5847	860
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	15166808	-50058	262423	53280	1330357	1336894
2.1a Growth (Per cent)		-0.3	1.9	0.4	10.6	9.7
2.1.1 Demand	1694752	-25017	-172096	-166457	131818	249845
2.1.2 Time	13472056	-25041	434519	219737	1198539	1087049
2.2 Borrowings	244661	5773	-18650	636	-67020	-46128
2.3 Other Demand and Time Liabilities	563200	-14704	-84761	-93414	34521	44285
<b>3. Borrowings from Reserve Bank</b>	<b>90486</b>	<b>894</b>	<b>6619</b>	<b>211</b>	<b>227947</b>	<b>-201756</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>695042</b>	<b>47271</b>	<b>-101470</b>	<b>61602</b>	<b>-53641</b>	<b>173065</b>
4.1 Cash in hand	91698	959	729	950	10567	3708
4.2 Balances with Reserve Bank	603344	46312	-102199	60652	-64208	169357
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	147029	-20582	16821	3728	-55521	-25192
5.2 Money at Call and Short Notice	7849	-2944	-1568	-2805	-4936	-10856
5.3 Advances to Banks	14364	-1268	-5474	-2402	-1904	-10694
5.4 Other Assets	28076	3060	-1113	1090	11350	-24843
<b>6 Investments</b>	<b>4535495</b>	<b>-36220</b>	<b>307022</b>	<b>72969</b>	<b>532471</b>	<b>481124</b>
6.1a Growth (Per cent)		-0.8	8.2	1.6	15.1	11.9
6.1 Government Securities	4534245	-36232	313981	72613	532706	481568
6.2 Other Approved Securities	1250	12	-6959	356	-235	-444
<b>7 Bank Credit</b>	<b>10833589</b>	<b>-36399</b>	<b>-148108</b>	<b>-115923</b>	<b>601208</b>	<b>610835</b>
7.1a Growth (Per cent)		-0.3	-1.4	-1.1	6.2	6.0
7a.1 Food Credit	90663	5569	27652	29409	13694	11247
7a.2 Non-food credit	10742926	-41968	-175760	-145332	587514	599589
7b.1 Loans, Cash credit and Overdrafts	10633572	-33034	-114900	-102921	641531	598963
7b.2 Inland Bills - Purchased	28686	-1011	-3261	-1845	-3707	6289
7b.3 Discounted	119861	-2114	-18760	-8023	-17052	-7062
7b.4 Foreign Bills - Purchased	17981	-570	-5724	-2413	-6386	3247
7b.5 Discounted	33489	331	-5463	-722	-13179	9399