

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Oct. 22, 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	169550	3334	-28807	-26316	21401	-35991
1.2 Borrowings from Banks	60796	13958	-12695	19916	-8521	9489
1.3 Other Demand and Time Liabilities	19828	-3763	-332	1985	4156	3997
2 Liabilities to Others						
2.1 Aggregate Deposits	15712486	-43380	724020	598974	1313428	1420974
2.1a Growth (Per cent)		-0.3	5.3	4.0	10.1	9.9
2.1.1 Demand	1826768	42083	-111749	-34424	143961	321514
2.1.2 Time	13885718	-85463	835769	633398	1169467	1099460
2.2 Borrowings	256984	3583	-54100	12959	-80738	1644
2.3 Other Demand and Time Liabilities	570767	-5011	-39775	-85841	52849	6865
3. Borrowings from Reserve Bank	93603	-796	-170172	3328	93178	-21848
4 Cash in Hand and Balances with Reserve Bank	745990	9011	-101505	112549	-111378	224048
4.1 Cash in hand	107401	7967	-2329	16653	-148	22469
4.2 Balances with Reserve Bank	638589	1044	-99176	95896	-111230	201579
5 Assets with the Banking System						
5.1 Balances with Other Banks	165405	8835	-5604	22111	-86636	15608
5.2 Money at Call and Short Notice	13913	1360	-7348	3260	1878	988
5.3 Advances to Banks	23913	-314	-9459	7149	-4365	2840
5.4 Other Assets	29435	3972	-21864	2605	-2130	-2733
6 Investments	4638661	-53067	692885	176136	756741	198428
6.1a Growth (Per cent)		-1.1	18.5	3.9	20.5	4.5
6.1 Government Securities	4637472	-53173	699927	175841	763097	198849
6.2 Other Approved Securities	1189	106	-7043	295	-6357	-422
7 Bank Credit	11046293	31327	-31993	96784	498306	707426
7.1a Growth (Per cent)		0.3	-0.3	0.9	5.1	6.8
7a.1 Food Credit	63697	1289	14895	2443	-3120	-2962
7a.2 Non-food credit	10982596	30037	-46888	94341	501425	710388
7b.1 Loans, Cash credit and Overdrafts	10835116	34828	20300	98625	535353	665307
7b.2 Inland Bills - Purchased	32647	-1040	-2499	2116	-1561	9488
7b.3 Discounted	128604	1100	-45645	721	-25161	28566
7b.4 Foreign Bills - Purchased	18105	-2236	-3218	-2289	-6831	865
7b.5 Discounted	31822	-1325	-931	-2389	-3494	3199