

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 30, 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	180807	-6392	-7078	-15059	46580	-46463
1.2 Borrowings from Banks	40922	-1510	-2916	42	-5977	-20163
1.3 Other Demand and Time Liabilities	18100	290	254	256	5985	1682
2 Liabilities to Others						
2.1 Aggregate Deposits	15549047	34739	593777	435534	1416687	1387777
2.1a Growth (Per cent)		0.2	4.4	2.9	11.1	9.8
2.1.1 Demand	1833147	-15037	-88969	-28046	203985	305113
2.1.2 Time	13715900	49777	682746	463580	1212702	1082665
2.2 Borrowings	242896	-6871	-35462	-1129	-78243	-31080
2.3 Other Demand and Time Liabilities	573696	31445	-80204	-82911	7551	50225
3. Borrowings from Reserve Bank	91796	194	-27198	1521	227120	-166629
4 Cash in Hand and Balances with Reserve Bank	771136	19568	-101803	137696	-73380	249493
4.1 Cash in hand	96139	4590	-1031	5392	9473	9911
4.2 Balances with Reserve Bank	674997	14979	-100772	132304	-82853	239583
5 Assets with the Banking System						
5.1 Balances with Other Banks	142889	148	7510	-406	-69758	-20023
5.2 Money at Call and Short Notice	7856	-529	-6681	-2798	-2738	-5736
5.3 Advances to Banks	22979	-103	-6256	6215	-2792	-1297
5.4 Other Assets	24743	1140	-14789	-2086	-720	-14500
6 Investments	4644117	-13924	546060	181592	736346	350708
6.1a Growth (Per cent)		-0.3	14.6	4.1	20.7	8.2
6.1 Government Securities	4642793	-14050	552825	181161	738081	351272
6.2 Other Approved Securities	1325	125	-6765	431	-1735	-563
7 Bank Credit	10910416	31919	-88804	-39093	553055	628359
7.1a Growth (Per cent)		0.3	-0.9	-0.4	5.7	6.1
7a.1 Food Credit	77478	-8193	27523	16224	16540	-1809
7a.2 Non-food credit	10832938	40112	-116327	-55316	536515	630169
7b.1 Loans, Cash credit and Overdrafts	10705207	29365	-34272	-31284	603325	589971
7b.2 Inland Bills - Purchased	30442	-7	-6192	-89	-5384	10977
7b.3 Discounted	123314	4337	-40917	-4569	-29787	18549
7b.4 Foreign Bills - Purchased	19080	-380	-3255	-1314	-6112	1878
7b.5 Discounted	32372	-1396	-4166	-1838	-8986	6985