

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Sep. 24, 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	166873	-318	-18356	-28993	28263	-49119
1.2 Borrowings from Banks	42431	-254	-18763	1551	-17925	-2807
1.3 Other Demand and Time Liabilities	18675	385	-322	831	4064	2833
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	15595037	20349	694911	481525	1355943	1332634
2.1a Growth (Per cent)		0.1	5.1	3.2	10.5	9.3
2.1.1 Demand	1822972	69390	-40943	-38221	167175	246911
2.1.2 Time	13772065	-49040	735854	519746	1188768	1085722
2.2 Borrowings	245898	2498	-53222	1873	-84812	-10319
2.3 Other Demand and Time Liabilities	591509	-25164	-52619	-65098	18646	40452
<b>3. Borrowings from Reserve Bank</b>	<b>92382</b>	<b>-38</b>	<b>-164128</b>	<b>2107</b>	<b>74017</b>	<b>-29113</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>737529</b>	<b>9281</b>	<b>-105930</b>	<b>104088</b>	<b>-101907</b>	<b>220013</b>
4.1 Cash in hand	98703	2107	341	7955	620	11102
4.2 Balances with Reserve Bank	638826	7174	-106271	96133	-102527	208911
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	144534	2691	-2367	1240	-84208	-8500
5.2 Money at Call and Short Notice	7062	-98	-8874	-3592	-9027	-4338
5.3 Advances to Banks	24278	620	-9158	7514	-4211	2904
5.4 Other Assets	25078	332	-21818	-1751	-2942	-7136
<b>6 Investments</b>	<b>4663120</b>	<b>-46619</b>	<b>691743</b>	<b>200594</b>	<b>746339</b>	<b>224028</b>
6.1a Growth (Per cent)		-1.0	18.5	4.5	20.2	5.0
6.1 Government Securities	4661857	-46377	698767	200226	748084	224394
6.2 Other Approved Securities	1262	-242	-7024	368	-1745	-366
<b>7 Bank Credit</b>	<b>10956792</b>	<b>44087</b>	<b>-99280</b>	<b>7283</b>	<b>502727</b>	<b>685211</b>
7.1a Growth (Per cent)		0.4	-1.0	0.1	5.1	6.7
7a.1 Food Credit	62342	-7396	14663	1087	6342	-4085
7a.2 Non-food credit	10894450	51483	-113943	6196	496385	689296
7b.1 Loans, Cash credit and Overdrafts	10754974	50910	-38729	18483	550230	644194
7b.2 Inland Bills - Purchased	31812	-147	-5391	1281	-4086	11546
7b.3 Discounted	118695	-6470	-51509	-9188	-32186	24521
7b.4 Foreign Bills - Purchased	19844	350	-2101	-550	-5887	1487
7b.5 Discounted	31467	-555	-1550	-2743	-5344	3463