

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 2, 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	176451	-8593	9594	-19415	67679	-67492
1.2 Borrowings from Banks	39970	-660	-8400	-910	-15129	-15632
1.3 Other Demand and Time Liabilities	17473	-758	-813	-370	4114	2123
2 Liabilities to Others						
2.1 Aggregate Deposits	15451305	152762	509589	337793	1401811	1374224
2.1a Growth (Per cent)		1.0	3.8	2.2	11.1	9.8
2.1.1 Demand	1750930	-809	-106942	-110263	196729	240869
2.1.2 Time	13700375	153571	616531	448055	1205082	1133355
2.2 Borrowings	250747	1667	-24775	6722	-66713	-33917
2.3 Other Demand and Time Liabilities	567559	-7927	-98536	-89049	4566	62419
3. Borrowings from Reserve Bank	90973	87	-36	698	251282	-194614
4 Cash in Hand and Balances with Reserve Bank	745177	-15185	-98399	111736	-62859	220129
4.1 Cash in hand	87283	-4047	-3997	-3465	5326	4019
4.2 Balances with Reserve Bank	657894	-11138	-94402	115201	-68185	216110
5 Assets with the Banking System						
5.1 Balances with Other Banks	139226	-1917	13031	-4068	-69825	-29206
5.2 Money at Call and Short Notice	5907	-3502	-3482	-4747	-1867	-10885
5.3 Advances to Banks	24684	6490	-7977	7920	-4404	2129
5.4 Other Assets	23378	-1884	-10755	-3451	5387	-19899
6 Investments	4667499	85517	471031	204973	672745	449118
6.1a Growth (Per cent)		1.9	12.6	4.6	19.0	10.6
6.1 Government Securities	4666374	85794	478798	204743	675167	448880
6.2 Other Approved Securities	1125	-277	-7766	231	-2422	238
7 Bank Credit	10931092	89336	-66658	-18417	606769	626889
7.1a Growth (Per cent)		0.8	-0.6	-0.2	6.3	6.1
7a.1 Food Credit	83178	-3735	34122	21924	15118	-2708
7a.2 Non-food credit	10847914	93071	-100780	-40340	591651	629598
7b.1 Loans, Cash credit and Overdrafts	10726595	82988	-35775	-9896	637898	612862
7b.2 Inland Bills - Purchased	31139	1640	-3516	608	-3781	8998
7b.3 Discounted	115580	287	-19404	-12303	-11186	-10698
7b.4 Foreign Bills - Purchased	21548	2868	-3838	1155	-6971	4929
7b.5 Discounted	36229	1554	-4124	2019	-9192	10800