

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 3, 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	179654	-3488	-28242	-16212	20449	-26452
1.2 Borrowings from Banks	47094	8869	-20132	6214	-14913	3225
1.3 Other Demand and Time Liabilities	22179	956	1079	4336	5382	4936
2 Liabilities to Others						
2.1 Aggregate Deposits	15952043	172927	1015595	838531	1477035	1368956
2.1a Growth (Per cent)		1.1	7.5	5.5	11.3	9.4
2.1.1 Demand	1868139	47277	-24912	6946	212104	276048
2.1.2 Time	14083904	125651	1040507	831585	1264931	1092908
2.2 Borrowings	263339	3014	-56802	19314	-76420	10702
2.3 Other Demand and Time Liabilities	616639	7875	-1259	-39969	40926	14222
3. Borrowings from Reserve Bank	93941	-7986	-208526	3667	62372	16844
4 Cash in Hand and Balances with Reserve Bank	780790	-1246	-61254	147350	-58090	218597
4.1 Cash in hand	96196	-2236	-1818	5448	5278	10753
4.2 Balances with Reserve Bank	684594	991	-59436	141902	-63368	207844
5 Assets with the Banking System						
5.1 Balances with Other Banks	160185	1306	-1697	16891	11717	6482
5.2 Money at Call and Short Notice	12035	2424	-12647	1381	-7640	4409
5.3 Advances to Banks	24080	976	-8927	7316	-3050	2476
5.4 Other Assets	29064	861	-25047	2235	-5700	79
6 Investments	4677023	92528	741659	214498	728130	188015
6.1a Growth (Per cent)		2.0	19.8	4.8	19.4	4.2
6.1 Government Securities	4675667	92794	748868	214035	736603	188103
6.2 Other Approved Securities	1357	-266	-7208	463	-8473	-88
7 Bank Credit	11269069	106876	126826	319560	563004	771382
7.1a Growth (Per cent)		1.0	1.2	2.9	5.7	7.3
7a.1 Food Credit	86437	4022	44149	25183	-28751	-9475
7a.2 Non-food credit	11182632	102854	82678	294377	591755	780857
7b.1 Loans, Cash credit and Overdrafts	11057133	106424	179304	320642	597263	728321
7b.2 Inland Bills - Purchased	31987	-302	-2671	1456	-1165	9000
7b.3 Discounted	128821	1480	-46069	937	-25986	29206
7b.4 Foreign Bills - Purchased	19236	612	-3353	-1158	-4670	2131
7b.5 Discounted	31893	-1338	-385	-2318	-2438	2724