

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Feb. 25, 2022</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			2020-21	2021-22	2021	2022
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	182207	-339	-41423	-13659	-35138	-10719
1.2 Borrowings from Banks	44375	-12633	-24808	3496	-38038	5182
1.3 Other Demand and Time Liabilities	25499	1249	1498	7655	4495	7838
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	16217430	89297	1366088	1103918	1607312	1283850
2.1a Growth (Per cent)		0.6	10.1	7.3	12.1	8.6
2.1.1 Demand	1963974	69798	86091	102781	243169	260879
2.1.2 Time	14253456	19498	1279997	1001137	1364143	1022971
2.2 Borrowings	276739	9657	-64702	32714	-63633	32002
2.3 Other Demand and Time Liabilities	640086	18378	20625	-16521	39832	15785
<b>3. Borrowings from Reserve Bank</b>	<b>96123</b>	<b>964</b>	<b>-200972</b>	<b>5849</b>	<b>30465</b>	<b>11473</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>752807</b>	<b>20001</b>	<b>-69754</b>	<b>119367</b>	<b>-78701</b>	<b>199114</b>
4.1 Cash in hand	88334	1495	4276	-2414	9176	-3203
4.2 Balances with Reserve Bank	664473	18506	-74030	121780	-87877	202317
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	161928	-10503	-13721	18634	-24372	20248
5.2 Money at Call and Short Notice	6053	-1514	-12516	-4601	-10482	-1705
5.3 Advances to Banks	32136	998	-12703	15372	-9660	14308
5.4 Other Assets	32746	843	-30077	5917	-26225	8792
<b>6 Investments</b>	<b>4670373</b>	<b>-538</b>	<b>713974</b>	<b>207848</b>	<b>683036</b>	<b>209050</b>
6.1a Growth (Per cent)		-0.0	19.1	4.7	18.1	4.7
6.1 Government Securities	4669167	-520	721430	207535	691066	209041
6.2 Other Approved Securities	1206	-18	-7455	312	-8030	9
<b>7 Bank Credit</b>	<b>11627008</b>	<b>82047</b>	<b>403882</b>	<b>677499</b>	<b>669876</b>	<b>852265</b>
7.1a Growth (Per cent)		0.7	3.9	6.2	6.6	7.9
7a.1 Food Credit	68224	-9756	23442	6970	9610	-6982
7a.2 Non-food credit	11558783	91803	380440	670529	660267	859247
7b.1 Loans, Cash credit and Overdrafts	11397836	78701	437333	661346	698910	810994
7b.2 Inland Bills - Purchased	34381	78	617	3850	812	8106
7b.3 Discounted	145137	3747	-33479	17254	-28136	32933
7b.4 Foreign Bills - Purchased	19269	-46	-1783	-1125	-2564	594
7b.5 Discounted	30384	-433	1193	-3826	855	-362