

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jun. 4, 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	174659	10410	15280	-21207	75140	-74970
1.2 Borrowings from Banks	40077	-13464	-6213	-803	-13835	-17711
1.3 Other Demand and Time Liabilities	17998	-2030	-443	155	5406	2278
2 Liabilities to Others						
2.1 Aggregate Deposits	15313124	145961	388031	199611	1415263	1357601
2.1a Growth (Per cent)		1.0	2.9	1.3	11.3	9.7
2.1.1 Demand	1730240	35181	-141154	-130952	182323	254391
2.1.2 Time	13582883	110780	529184	330564	1232940	1103210
2.2 Borrowings	242490	-2207	-22171	-1535	-62292	-44778
2.3 Other Demand and Time Liabilities	600722	29951	-64398	-55885	10399	61445
3. Borrowings from Reserve Bank	90017	-469	5496	-257	264575	-201102
4 Cash in Hand and Balances with Reserve Bank	753287	58252	-93361	119847	-56924	223202
4.1 Cash in hand	88238	-3454	-2702	-2510	6909	3679
4.2 Balances with Reserve Bank	665049	61705	-90659	122357	-63833	219522
5 Assets with the Banking System						
5.1 Balances with Other Banks	139800	-7459	10173	-3494	-65540	-25774
5.2 Money at Call and Short Notice	7528	-321	-170	-3126	-922	-12575
5.3 Advances to Banks	15360	996	-6489	-1404	-3353	-8683
5.4 Other Assets	25285	-2791	-3341	-1545	14492	-25406
6 Investments	4628276	92740	405348	165750	659542	475579
6.1a Growth (Per cent)		2.0	10.8	3.7	18.9	11.5
6.1 Government Securities	4626859	92574	412334	165228	659944	475829
6.2 Other Approved Securities	1416	166	-6987	522	-402	-250
7 Bank Credit	10843448	12226	-116291	-106061	602667	588878
7.1a Growth (Per cent)		0.1	-1.1	-1.0	6.2	5.7
7a.1 Food Credit	89976	-687	33919	28722	8079	4293
7a.2 Non-food credit	10753472	12913	-150210	-134783	594588	584585
7b.1 Loans, Cash credit and Overdrafts	10644146	12940	-82095	-92345	641715	576732
7b.2 Inland Bills - Purchased	28912	226	-3759	-1619	-4264	7014
7b.3 Discounted	119658	-201	-17989	-8225	-12562	-8035
7b.4 Foreign Bills - Purchased	17406	-583	-5994	-2988	-8037	2942
7b.5 Discounted	33326	-156	-6453	-884	-14186	10226