

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Dec. 31, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2021	2021
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	186646	-10390	-27331	-9220	10950	-20372
1.2 Borrowings from Banks	37794	2619	-21384	-3086	-11674	-4823
1.3 Other Demand and Time Liabilities	25867	2213	66	8024	4411	9638
2 Liabilities to Others						
2.1 Aggregate Deposits	16241244	373811	1159256	1127732	1516384	1514496
2.1a Growth (Per cent)		2.4	8.5	7.5	11.5	10.3
2.1.1 Demand	2063433	205448	4622	202240	253125	441808
2.1.2 Time	14177811	168363	1154635	925492	1263259	1072688
2.2 Borrowings	269976	-328	-53043	25951	-59946	13581
2.3 Other Demand and Time Liabilities	638088	15527	46320	-18519	140889	-11908
3. Borrowings from Reserve Bank	102489	8275	-208483	12214	58975	25349
4 Cash in Hand and Balances with Reserve Bank	810628	24430	-63663	177188	-62203	250845
4.1 Cash in hand	94196	1728	-1670	3448	6070	8605
4.2 Balances with Reserve Bank	716432	22702	-61993	173740	-68272	242240
5 Assets with the Banking System						
5.1 Balances with Other Banks	156026	-6504	-7253	12732	-5158	7879
5.2 Money at Call and Short Notice	12358	1156	-11114	1704	-116	3199
5.3 Advances to Banks	29245	4190	-10328	12481	-6743	9042
5.4 Other Assets	30307	-480	-26511	3478	-5714	2786
6 Investments	4607985	7292	733477	145460	701080	127159
6.1a Growth (Per cent)		0.2	19.6	3.3	18.5	2.8
6.1 Government Securities	4607116	7786	741151	145484	708634	127269
6.2 Other Approved Securities	869	-494	-7674	-25	-7555	-110
7 Bank Credit	11683413	369480	331736	733904	666505	980817
7.1a Growth (Per cent)		3.3	3.2	6.7	6.6	9.2
7a.1 Food Credit	88680	3100	40781	27426	9043	-3865
7a.2 Non-food credit	11594733	366380	290955	706479	657462	984682
7b.1 Loans, Cash credit and Overdrafts	11460919	358938	376749	724428	706015	934661
7b.2 Inland Bills - Purchased	34290	3701	-2364	3758	-1255	10996
7b.3 Discounted	134704	7970	-41415	6821	-30004	30435
7b.4 Foreign Bills - Purchased	20450	-2010	-1874	57	-6872	1867
7b.5 Discounted	33051	882	640	-1159	-1380	2857