

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Oct. 8 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	166197	-718	-23865	-29669	30091	-44286
1.2 Borrowings from Banks	46503	4119	-13690	5623	-5853	-3809
1.3 Other Demand and Time Liabilities	23553	4908	-724	5710	3850	8114
2 Liabilities to Others						
2.1 Aggregate Deposits	15755753	156805	734455	642240	1364025	1453805
2.1a Growth (Per cent)		1.0	5.4	4.2	10.5	10.2
2.1.1 Demand	1786335	-37405	-147025	-74858	128813	316356
2.1.2 Time	13969418	194210	881480	717098	1235211	1137449
2.2 Borrowings	253399	7501	-54194	9374	-87371	-1846
2.3 Other Demand and Time Liabilities	584167	782	-83914	-72440	13120	64405
3. Borrowings from Reserve Bank	94399	2018	-168156	4125	90842	-23068
4 Cash in Hand and Balances with Reserve Bank	736976	-552	-101336	103536	-91786	214866
4.1 Cash in hand	99431	729	-4647	8684	-3608	16818
4.2 Balances with Reserve Bank	637545	-1281	-96689	94852	-88178	198048
5 Assets with the Banking System						
5.1 Balances with Other Banks	156571	11980	-4268	13277	-81255	5438
5.2 Money at Call and Short Notice	12553	5492	-9148	1900	-5422	1428
5.3 Advances to Banks	24222	-57	-8724	7458	-4106	2414
5.4 Other Assets	25288	209	-22844	-1542	-6182	-5900
6 Investments	4689312	25993	713761	226786	755818	228202
6.1a Growth (Per cent)		0.6	19.0	5.1	20.4	5.1
6.1 Government Securities	4688229	26173	721044	226597	760940	228489
6.2 Other Approved Securities	1083	-179	-7283	189	-5123	-287
7 Bank Credit	11013458	56641	-27366	63949	554114	669963
7.1a Growth (Per cent)		0.5	-0.3	0.6	5.7	6.5
7a.1 Food Credit	62408	66	11629	1154	3103	-985
7a.2 Non-food credit	10951050	56575	-38995	62795	551011	670948
7b.1 Loans, Cash credit and Overdrafts	10798780	43781	26494	62289	594006	622778
7b.2 Inland Bills - Purchased	33687	1874	-4055	3155	-3102	12084
7b.3 Discounted	127505	8810	-46890	-378	-27316	28712
7b.4 Foreign Bills - Purchased	20341	497	-2272	-53	-6251	2155
7b.5 Discounted	33146	1679	-643	-1064	-3224	4235