

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Feb. 11, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	182397	-3797	-41977	-13469	-9046	-9974
1.2 Borrowings from Banks	57260	1245	-22610	16380	-31561	15869
1.3 Other Demand and Time Liabilities	24243	-132	959	6399	4563	7120
2 Liabilities to Others						
2.1 Aggregate Deposits	16127965	95439	1213854	1014453	1555051	1346619
2.1a Growth (Per cent)		0.6	8.9	6.7	11.8	9.1
2.1.1 Demand	1894158	-18079	13995	32965	267954	263159
2.1.2 Time	14233807	113518	1199858	981488	1287097	1083460
2.2 Borrowings	267082	-4506	-65955	23057	-66020	23598
2.3 Other Demand and Time Liabilities	621414	15605	15434	-35194	63711	2304
3. Borrowings from Reserve Bank	95159	873	-201003	4885	69174	10540
4 Cash in Hand and Balances with Reserve Bank	732739	-38371	-73159	99299	-84492	182452
4.1 Cash in hand	86772	-3002	-1777	-3975	6886	1289
4.2 Balances with Reserve Bank	645967	-35370	-71382	103274	-91378	181163
5 Assets with the Banking System						
5.1 Balances with Other Banks	172423	2849	-16880	29129	-17061	33902
5.2 Money at Call and Short Notice	7567	-1192	-7964	-3087	-9921	-4742
5.3 Advances to Banks	31146	-20	-12588	14382	-8451	13202
5.4 Other Assets	31859	490	-30014	5030	-12246	7841
6 Investments	4670843	90166	722228	208317	680021	201265
6.1a Growth (Per cent)		2.0	19.3	4.7	17.9	4.5
6.1 Government Securities	4669619	90173	729481	207987	686447	201441
6.2 Other Approved Securities	1224	-7	-7253	330	-6426	-176
7 Bank Credit	11545026	76049	332681	595517	660958	841485
7.1a Growth (Per cent)		0.7	3.2	5.4	6.6	7.9
7a.1 Food Credit	77980	-4410	23523	16726	1963	2693
7a.2 Non-food credit	11467046	80459	309158	578791	658995	838792
7b.1 Loans, Cash credit and Overdrafts	11319561	70644	371986	583070	692001	798066
7b.2 Inland Bills - Purchased	34296	170	-1260	3765	-35	9899
7b.3 Discounted	141070	4565	-34859	13187	-27368	30246
7b.4 Foreign Bills - Purchased	19315	361	-3838	-1079	-4479	2696
7b.5 Discounted	30784	308	652	-3426	840	579