

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Nov. 5, 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	205957	36364	-31163	10091	23106	2771
1.2 Borrowings from Banks	54007	-6653	-9412	13127	-575	-583
1.3 Other Demand and Time Liabilities	20152	188	320	2309	5172	3669
2 Liabilities to Others						
2.1 Aggregate Deposits	16048797	335776	835820	935285	1405333	1645485
2.1a Growth (Per cent)		2.1	6.2	6.2	10.8	11.4
2.1.1 Demand	1973114	145773	-121981	111921	169658	478092
2.1.2 Time	14075683	190003	957801	823364	1235675	1167393
2.2 Borrowings	261010	3977	-51165	16985	-70557	2736
2.3 Other Demand and Time Liabilities	633348	62844	2979	-23259	104952	26693
3. Borrowings from Reserve Bank	96986	3383	-171160	6711	90937	-17477
4 Cash in Hand and Balances with Reserve Bank	768229	22240	-87073	134789	-74607	231856
4.1 Cash in hand	98094	-9307	-1744	7346	-99	12577
4.2 Balances with Reserve Bank	670135	31546	-85329	127443	-74508	219278
5 Assets with the Banking System						
5.1 Balances with Other Banks	189178	23848	2479	45884	-72426	31298
5.2 Money at Call and Short Notice	15679	1766	-8498	5025	1686	3904
5.3 Advances to Banks	24471	557	-9513	7707	-4296	3452
5.4 Other Assets	26799	-2636	-22237	-31	-3699	-4996
6 Investments	4687219	48561	729313	224693	718712	210557
6.1a Growth (Per cent)		1.0	19.5	5.0	19.1	4.7
6.1 Government Securities	4685928	48459	736539	224296	725862	210693
6.2 Other Approved Securities	1291	102	-7225	397	-7150	-137
7 Bank Credit	11163570	118951	48410	214061	572896	744299
7.1a Growth (Per cent)		1.1	0.5	2.0	5.8	7.1
7a.1 Food Credit	76866	13169	31867	15612	3582	-6765
7a.2 Non-food credit	11086703	105782	16543	198449	569313	751064
7b.1 Loans, Cash credit and Overdrafts	10946454	112599	101475	209963	606865	695470
7b.2 Inland Bills - Purchased	33131	446	-1454	2600	90	8928
7b.3 Discounted	131776	3216	-46588	3893	-24618	32681
7b.4 Foreign Bills - Purchased	19349	1245	-3902	-1045	-7135	2793
7b.5 Discounted	32860	1445	-1120	-1350	-2305	4427