

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jan. 14, 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	183822	-2494	-34810	-12044	5421	-15716
1.2 Borrowings from Banks	43561	5678	-18950	2681	-13792	-1491
1.3 Other Demand and Time Liabilities	23074	-2799	864	5231	5107	6046
2 Liabilities to Others						
2.1 Aggregate Deposits	15982839	-259015	1057898	869326	1498795	1357449
2.1a Growth (Per cent)		-1.6	7.8	5.8	11.4	9.3
2.1.1 Demand	1828253	-238397	-43184	-32939	239836	254435
2.1.2 Time	14154585	-20618	1101082	902265	1258959	1103014
2.2 Borrowings	276468	6497	-65728	32443	-66452	32758
2.3 Other Demand and Time Liabilities	584691	-49933	-38639	-71916	49425	19655
3. Borrowings from Reserve Bank	94732	-7757	-208430	4457	56034	17539
4 Cash in Hand and Balances with Reserve Bank	770588	-40027	-56400	137147	-58872	203542
4.1 Cash in hand	87483	-6700	-3832	-3265	4592	4054
4.2 Balances with Reserve Bank	683105	-33327	-52568	140412	-63464	199487
5 Assets with the Banking System						
5.1 Balances with Other Banks	155232	-900	-11662	11938	-9244	11493
5.2 Money at Call and Short Notice	14127	2079	-10873	3473	-4107	4727
5.3 Advances to Banks	28097	-476	-14233	11334	-6776	11799
5.4 Other Assets	30794	655	-28090	3965	-9272	4853
6 Investments	4625783	17548	674683	163257	708337	203751
6.1a Growth (Per cent)		0.4	18.0	3.7	19.1	4.6
6.1 Government Securities	4624646	17281	681662	163014	717018	204288
6.2 Other Approved Securities	1137	267	-6979	243	-8681	-537
7 Bank Credit	11495957	-184523	272033	546448	639251	853063
7.1a Growth (Per cent)		-1.6	2.6	5.0	6.4	8.0
7a.1 Food Credit	85681	-2999	35186	24427	4849	-1269
7a.2 Non-food credit	11410276	-181524	236847	522021	634402	854333
7b.1 Loans, Cash credit and Overdrafts	11276013	-181597	317098	539522	675968	809406
7b.2 Inland Bills - Purchased	33965	-290	-2860	3433	-1788	11167
7b.3 Discounted	136232	1205	-40197	8349	-30013	30746
7b.4 Foreign Bills - Purchased	18804	-1642	-2673	-1589	-5399	1020
7b.5 Discounted	30944	-2199	666	-3266	483	724