

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May. 7, 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	174615	-9833	24140	-21251	86097	-83874
1.2 Borrowings from Banks	68179	11049	2600	27299	-804	1578
1.3 Other Demand and Time Liabilities	18644	135	-24	801	3356	2505
2 Liabilities to Others						
2.1 Aggregate Deposits	15216862	82555	282876	103334	1332975	1366494
2.1a Growth (Per cent)		0.5	2.1	0.7	10.6	9.9
2.1.1 Demand	1719823	-7509	-172258	-141386	134039	275078
2.1.2 Time	13497039	90064	455135	244719	1198936	1091416
2.2 Borrowings	239393	2923	-14282	-4632	-64623	-55763
2.3 Other Demand and Time Liabilities	577940	20769	-80385	-78674	32948	54649
3. Borrowings from Reserve Bank	89592	-139	5235	-683	231557	-201266
4 Cash in Hand and Balances with Reserve Bank	647769	1748	-114362	14328	-73201	138684
4.1 Cash in hand	90736	-2392	-1898	-11	9001	5374
4.2 Balances with Reserve Bank	557032	4140	-112464	14340	-82202	133310
5 Assets with the Banking System						
5.1 Balances with Other Banks	167551	12440	22112	24250	-46428	-9963
5.2 Money at Call and Short Notice	10793	1035	-963	139	-1793	-8517
5.3 Advances to Banks	15632	464	-6063	-1134	-3263	-8837
5.4 Other Assets	25012	-1992	4904	-1974	18649	-33924
6 Investments	4573635	94660	280865	111109	517159	545421
6.1a Growth (Per cent)		2.1	7.5	2.5	14.7	13.5
6.1 Government Securities	4572397	94603	287937	110766	517424	545764
6.2 Other Approved Securities	1238	58	-7072	344	-265	-343
7 Bank Credit	10869487	9091	-119028	-80025	627076	617654
7.1a Growth (Per cent)		0.1	-1.1	-0.7	6.5	6.0
7a.1 Food Credit	85094	26759	17471	23840	7535	15859
7a.2 Non-food credit	10784393	-17668	-136498	-103865	619541	601795
7b.1 Loans, Cash credit and Overdrafts	10666100	12555	-90309	-70393	664957	606900
7b.2 Inland Bills - Purchased	29697	-274	-3301	-834	-2555	7340
7b.3 Discounted	121978	-4588	-15036	-5905	-14279	-8669
7b.4 Foreign Bills - Purchased	18552	-1461	-5730	-1842	-6556	3824
7b.5 Discounted	33161	2859	-4652	-1050	-14490	8259