

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Apr. 9, 2021	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2020-21	2021-22	2020	2021
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	187998	-7868	8856	-7868	71542	-55207
1.2 Borrowings from Banks	47714	6834	664	6834	-12846	-16951
1.3 Other Demand and Time Liabilities	17935	92	-779	92	6743	2550
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	15214886	101357	147098	101357	1184427	1500295
2.1a Growth (Per cent)		0.7	1.1	0.7	9.5	10.9
2.1.1 Demand	1743506	-117703	-140818	-117703	107962	267320
2.1.2 Time	13471380	219060	287916	219060	1076465	1232975
2.2 Borrowings	244596	571	-10755	571	-73264	-54088
2.3 Other Demand and Time Liabilities	582899	-73715	-40165	-73715	81163	19388
<b>3. Borrowings from Reserve Bank</b>	<b>89650</b>	<b>-625</b>	<b>-29693</b>	<b>-625</b>	<b>157583</b>	<b>-166280</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>622231</b>	<b>-11210</b>	<b>-134882</b>	<b>-11210</b>	<b>133661</b>	<b>133667</b>
4.1 Cash in hand	86579	-4169	-317	-4169	7468	-364
4.2 Balances with Reserve Bank	535652	-7041	-134565	-7041	-103079	134031
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	147069	3768	5996	3768	-63953	-14328
5.2 Money at Call and Short Notice	8903	-1750	425	-1750	-8231	-11794
5.3 Advances to Banks	15761	-1005	-5432	-1005	-3061	-9339
5.4 Other Assets	29211	2226	2169	2226	14472	-26990
<b>6 Investments</b>	<b>4549320</b>	<b>86794</b>	<b>211804</b>	<b>86794</b>	<b>517914</b>	<b>590166</b>
6.1a Growth (Per cent)		1.9	5.7	1.9	15.1	14.9
6.1 Government Securities	4548184	86552	219302	86552	517799	590186
6.2 Other Approved Securities	1136	242	-7497	242	114	-20
<b>7 Bank Credit</b>	<b>10889179</b>	<b>-60333</b>	<b>-32957</b>	<b>-60333</b>	<b>693118</b>	<b>551275</b>
7.1a Growth (Per cent)		-0.6	-0.3	-0.6	7.2	5.3
7a.1 Food Credit	49699	-11555	2309	-11555	18143	-4374
7a.2 Non-food credit	10839480	-48778	-35266	-48778	674975	555649
7b.1 Loans, Cash credit and Overdrafts	10674101	-62392	-25272	-62392	719222	549865
7b.2 Inland Bills - Purchased	30735	204	-1178	204	-421	6255
7b.3 Discounted	130057	2174	-1095	2174	-5790	-14531
7b.4 Foreign Bills - Purchased	19925	-469	-2453	-469	-7308	1920
7b.5 Discounted	34361	150	-2959	150	-12584	7766