

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 16, 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	187199	10426	10184	-8667	65651	-57333
1.2 Borrowings from Banks	42428	2477	-6222	1548	-22175	-15352
1.3 Other Demand and Time Liabilities	17810	336	-779	-33	514	2425
2 Liabilities to Others						
2.1 Aggregate Deposits	15514269	62981	453124	400757	1370025	1493654
2.1a Growth (Per cent)		0.4	3.3	2.7	10.8	10.7
2.1.1 Demand	1848485	98335	-125552	-12707	166548	357034
2.1.2 Time	13665784	-35355	578676	413464	1203477	1136620
2.2 Borrowings	249767	-830	-30472	5742	-72845	-29199
2.3 Other Demand and Time Liabilities	545362	-28613	-106602	-111246	-2373	48288
3. Borrowings from Reserve Bank	91602	629	-4991	1327	245369	-189030
4 Cash in Hand and Balances with Reserve Bank	751568	6378	-103576	118127	-92171	231698
4.1 Cash in hand	91550	4253	-1953	802	6279	6243
4.2 Balances with Reserve Bank	660018	2124	-101623	117325	-98450	225455
5 Assets with the Banking System						
5.1 Balances with Other Banks	142690	6524	12032	-604	-71405	-24744
5.2 Money at Call and Short Notice	8385	2150	-4528	-2269	-13563	-7361
5.3 Advances to Banks	23109	-1233	-10276	6345	-6427	2853
5.4 Other Assets	23603	-33	-11365	-3226	2810	-19064
6 Investments	4658042	-9513	439970	195516	694582	470723
6.1a Growth (Per cent)		-0.2	11.7	4.4	19.9	11.2
6.1 Government Securities	4656842	-9582	447174	195211	698452	470972
6.2 Other Approved Securities	1199	69	-7205	305	-3870	-249
7 Bank Credit	10878570	-49868	-151749	-70939	560734	659459
7.1a Growth (Per cent)		-0.5	-1.5	-0.6	5.8	6.5
7a.1 Food Credit	85671	2493	34591	24417	20354	-684
7a.2 Non-food credit	10792900	-52361	-186340	-95355	540380	660144
7b.1 Loans, Cash credit and Overdrafts	10675915	-47661	-96898	-60575	611250	623304
7b.2 Inland Bills - Purchased	30449	-1070	-4112	-82	-3178	8904
7b.3 Discounted	118978	3412	-41854	-8905	-31797	15149
7b.4 Foreign Bills - Purchased	19460	-2091	-4711	-934	-7446	3713
7b.5 Discounted	33769	-2459	-4174	-441	-8094	8389