

Table 3.1: Scheduled Commercial Banks : Outstanding at the end of Financial Year

Items	(in ₹ lakh crore)											
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22 upto Dec 3,2021	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Sources												
1. Aggregate deposits	59.09	67.50	77.06	85.33	93.27	107.58	114.26	125.74	135.67	151.14	159.52	159.52
Demand	6.25	6.62	7.14	7.94	8.89	12.81	13.70	15.11	16.17	18.61	18.68	18.68
Time	52.84	60.88	69.92	77.39	84.38	94.76	100.56	110.62	119.50	132.52	140.84	140.84
2. Borrowings from RBI	0.09	0.22	0.42	1.58	2.32	0.22	2.74	1.81	2.86	0.90	0.94	0.94
3. Other borrowings @	2.06	2.22	2.21	2.26	2.99	3.16	3.66	3.78	3.09	2.44	2.63	2.63
4. Other demand and time liabilities	3.73	4.12	4.38	4.57	5.04	4.64	5.59	5.44	6.04	6.57	6.17	6.17
5. Residual (Net)	2.11	1.84	1.63	0.80	-0.43	-1.17	-0.95	1.17	-0.25	-0.59	-1.99	-1.99
Total	67.09	75.89	85.69	94.55	103.20	114.43	125.30	137.93	147.42	160.45	167.27	167.27
Uses												
1. Bank credit	46.12	52.60	59.94	65.36	72.50	78.41	86.25	97.72	103.71	109.50	112.69	112.69
2. Investments	17.38	20.06	22.13	24.92	26.26	30.31	33.18	33.81	37.47	44.63	46.77	46.77
Government Securities	17.35	20.04	22.11	24.90	26.24	30.30	33.17	33.79	37.39	44.62	46.76	46.76
Other Approved Securities	0.03	0.02	0.02	0.02	0.02	0.01	0.01	0.02	0.09	0.01	0.01	0.01
3. Cash in hand	0.36	0.40	0.46	0.53	0.57	0.61	0.60	0.75	0.87	0.91	0.96	0.96
4. Balances with RBI	3.23	2.82	3.16	3.73	3.87	5.09	5.26	5.66	5.36	5.43	6.85	6.85
Total	67.09	75.89	85.69	94.55	103.20	114.43	125.30	137.93	147.42	160.45	167.27	167.27

@ Borrowing other than from RBI, NABARD, EXIM bank

Source: Form 'A' Return submitted by banks under Section 42(2) of RBI Act, 1934

Notes : 1. Data relate to amount outstanding as on last reporting Friday of March.

2: Data for December 03, 2021 are provisional.