

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 30, 2022	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	218425	17158	-9551	27855	-20702	32109
1.2 Borrowings from Banks	50984	-8973	-2997	12667	-4734	13101
1.3 Other Demand and Time Liabilities	56548	1880	8030	26786	9644	30675
2 Liabilities to Others						
2.1 Aggregate Deposits	17734124	379745	1128341	1268811	1515105	1492270
2.1a Growth (per cent)		2.2	7.5	7.7	10.3	9.2
2.1.1 Demand	2201728	169296	205458	128981	445026	135077
2.1.2 Time	15532396	210449	922883	1139830	1070080	1357193
2.2 Borrowings	440744	-21053	25946	166150	13576	170773
2.3 Other Demand and Time Liabilities	755481	-857	-23875	114632	-17263	122748
3. Borrowings from Reserve Bank	127472	12049	12214	33173	25349	24983
4 Cash in Hand and Balances with Reserve Bank	940227	27694	177174	170864	250831	129612
4.1 Cash in hand	98615	-2991	3435	12689	8592	4433
4.2 Balances with Reserve Bank	841612	30685	173740	158175	242240	125180
5 Assets with the Banking System						
5.1 Balances with Other Banks	190373	4848	12838	26132	7985	34240
5.2 Money at Call and Short Notice	18843	1628	1394	11861	2889	6795
5.3 Advances to Banks	45874	-971	11808	10073	8369	17302
5.4 Other Assets	62541	-378	3310	25928	2618	32402
6 Investments	5096044	-31563	145709	367096	127409	487809
6.1a Growth (per cent)		-0.6	3.3	7.8	2.8	10.6
6.1 Government Securities	5095190	-31578	145733	367012	127518	487825
6.2 Other Approved Securities	854	15	-25	85	-110	-16
7 Bank Credit*	13304393	149951	734799	1413079	980870	1722306
7.1a Growth (per cent)		1.1	6.8	11.9	9.2	14.9
7a.1 Food Credit	53972	-602	27425	-1038	-3865	-34707
7a.2 Non-food credit	13250421	150552	707374	1414117	984735	1757014
7b.1 Loans, Cash credit and Overdrafts	13065864	141715	727714	1414527	937106	1703880
7b.2 Inland Bills – Purchased	35310	1289	3628	-744	10866	1151
7b.3 Discounted	156955	4115	7144	2744	30758	21929
7b.4 Foreign Bills – Purchased	18728	3078	53	-429	1863	-1718
7b.5 Discounted	27535	-246	-3739	-3019	278	-2936

*Bank credit growth and related variations from December 3, 2021 to November 18, 2022 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).