

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Nov. 4, 2022	Variation over				
		Fortnight	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	197353	11163	10093	6783	2774	-8606
1.2 Borrowings from Banks	51330	-4626	12917	13013	-793	-2466
1.3 Other Demand and Time Liabilities	52992	-466	3153	23230	4513	31996
2 Liabilities to Others						
2.1 Aggregate Deposits	17370068	169142	933240	904755	1643440	1323316
2.1a Growth (per cent)		1.0	6.2	5.5	11.4	8.2
2.1.1 Demand	2048817	23626	111928	-23930	478099	75696
2.1.2 Time	15321252	145516	821312	928685	1165342	1247620
2.2 Borrowings	487749	-60333	13552	213155	-697	230172
2.3 Other Demand and Time Liabilities	712449	663	-21087	71600	28866	76928
3. Borrowings from Reserve Bank	94857	-50525	6711	558	-17477	-2129
4 Cash in Hand and Balances with Reserve Bank	918384	7799	134794	149021	231861	150149
4.1 Cash in hand	116838	-321	7352	30913	12583	18739
4.2 Balances with Reserve Bank	801546	8120	127443	118109	219278	131410
5 Assets with the Banking System						
5.1 Balances with Other Banks	189469	8933	40294	25229	25709	5880
5.2 Money at Call and Short Notice	11896	-4438	5025	4914	3904	-3783
5.3 Advances to Banks	45639	3483	7403	9837	3149	21472
5.4 Other Assets	58329	1002	-31	21716	-4996	31530
6 Investments	5081678	30623	223989	352730	209853	395162
6.1a Growth (per cent)		0.6	5.0	7.5	4.7	8.4
6.1 Government Securities	5080849	30674	223592	352671	209989	395625
6.2 Other Approved Securities	828	-51	397	59	-137	-463
7 Bank Credit*	12926105	42432	211580	1034791	741819	1876840
7.1a Growth (per cent)		0.3	1.9	8.7	7.1	17.0
7a.1 Food Credit	38379	12725	15612	-16631	-6765	-38487
7a.2 Non-food credit	12887726	29707	195969	1051422	748584	1915328
7b.1 Loans, Cash credit and Overdrafts	12690631	47136	207812	1039294	693320	1858152
7b.2 Inland Bills - Purchased	35308	-2127	2270	-747	8598	2507
7b.3 Discounted	155041	-1906	3944	830	32732	23214
7b.4 Foreign Bills - Purchased	17214	-473	-1045	-1943	2793	-2135
7b.5 Discounted	27911	-197	-1401	-2643	4376	-4898

*Bank credit growth and related variations for all fortnights since December 3, 2021 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).