

## No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Crore)

| Item  | As on the Last Reporting Friday (in case of March)/ Last Friday |                 |                 |                 |                                |                 |                 |                 |
|---|---|-----------------|-----------------|-----------------|--------------------------------|-----------------|-----------------|-----------------|
|   | All Scheduled Banks   |                 |                 |                 | All Scheduled Commercial Banks |                 |                 |                 |
|   | 2022-23   | 2022            | 2023            |                 | 2022-23                        | 2022            | 2023            |                 |
|   |   | Sep.            | Aug.            | Sep.            |                                | Sep.            | Aug.            | Sep.            |
| 1   | 2   | 3               | 4               | 5               | 6                              | 7               | 8               |                 |
| Number of Reporting Banks                     | 212   | 213             | 212             | 212             | 137                            | 137             | 137             | 137             |
| <b>1 Liabilities to the Banking System</b>    | <b>355252</b>   | <b>302399</b>   | <b>511608</b>   | <b>529155</b>   | <b>351843</b>                  | <b>298536</b>   | <b>508423</b>   | <b>526671</b>   |
| 1.1 Demand and Time Deposits from Banks       | 228517  | 202311          | 243491          | 255220          | 226119                         | 199213          | 241128          | 252857          |
| 1.2 Borrowings from Banks                     | 67566   | 48094           | 199138          | 202599          | 67199                          | 47845           | 199018          | 202552          |
| 1.3 Other Demand and Time Liabilities         | 59170   | 51994           | 68978           | 71336           | 58524                          | 51478           | 68276           | 71263           |
| <b>2 Liabilities to Others</b>                | <b>19730504</b>   | <b>19169535</b> | <b>21406268</b> | <b>21883023</b> | <b>19278894</b>                | <b>18726016</b> | <b>20949742</b> | <b>21423325</b> |
| 2.1 Aggregate Deposits                        | 18477677  | 17969264        | 19680101        | 20141453        | 18043914                       | 17543827        | 19240961        | 19701045        |
|   |   |                 | (19533305)      | (20000701)      |                                |                 | (19094165)      | (19560294)      |
| 2.1.1 Demand                                  | 2225416   | 2280092         | 2256991         | 2455204         | 2180431                        | 2233996         | 2212312         | 2408810         |
| 2.1.2 Time                                    | 16252261  | 15689172        | 17423111        | 17686248        | 15863483                       | 15309832        | 17028649        | 17292236        |
| 2.2 Borrowings                                | 449945  | 461739          | 822369          | 795714          | 445329                         | 456497          | 818074          | 791542          |
| 2.3 Other Demand and Time Liabilities         | 802881  | 738532          | 903798          | 945857          | 789651                         | 725691          | 890708          | 930738          |
| <b>3 Borrowings from Reserve Bank</b>         | <b>165085</b>   | <b>112556</b>   | <b>93310</b>    | <b>170292</b>   | <b>165085</b>                  | <b>112521</b>   | <b>93310</b>    | <b>170292</b>   |
| 3.1 Against Usance Bills /Promissory Notes    | -   | -               | -               | -               | -                              | -               | -               | -               |
| 3.2 Others                                    | 165085  | 112556          | 93310           | 170292          | 165085                         | 112521          | 93310           | 170292          |
| 4 Cash in Hand and Balances with Reserve Bank | 920953  | 976214          | 1126135         | 1087194         | 900170                         | 953656          | 1103506         | 1064291         |
| 4.1 Cash in Hand                              | 92788   | 111656          | 95460           | 97312           | 90263                          | 108743          | 93145           | 95056           |
| 4.2 Balances with Reserve Bank                | 828165  | 864558          | 1030676         | 989882          | 809907                         | 844913          | 1010361         | 969235          |
| <b>5 Assets with the Banking System</b>       | <b>397974</b>   | <b>368427</b>   | <b>409036</b>   | <b>437517</b>   | <b>326601</b>                  | <b>306807</b>   | <b>347187</b>   | <b>375502</b>   |
| 5.1 Balances with Other Banks                 | 232378  | 237182          | 226965          | 236066          | 193422                         | 195531          | 185201          | 194013          |
| 5.1.1 In Current Account                      | 18939   | 29133           | 12120           | 17805           | 15528                          | 24701           | 9164            | 14640           |
| 5.1.2 In Other Accounts                       | 213440  | 208050          | 214845          | 218261          | 177894                         | 170829          | 176037          | 179373          |
| 5.2 Money at Call and Short Notice            | 49763   | 24681           | 37031           | 50363           | 24864                          | 10226           | 20919           | 35254           |
| 5.3 Advances to Banks                         | 45330   | 47280           | 47079           | 53076           | 41184                          | 45379           | 46290           | 51014           |
| 5.4 Other Assets                              | 70503   | 59284           | 97961           | 98013           | 67130                          | 55671           | 94777           | 95220           |
| <b>6 Investment</b>                           | <b>5560664</b>  | <b>5218402</b>  | <b>6047925</b>  | <b>6177151</b>  | <b>5415148</b>                 | <b>5070727</b>  | <b>5901589</b>  | <b>6028859</b>  |
|   |   |                 | (5935162)       | (6066036)       |                                |                 | (5788825)       | (5917744)       |
| 6.1 Government Securities                     | 5553702   | 5211728         | 6041382         | 6170331         | 5414322                        | 5069889         | 5900814         | 6028163         |
| 6.2 Other Approved Securities                 | 6963  | 6675            | 6543            | 6820            | 826                            | 838             | 775             | 696             |
| <b>7 Bank Credit</b>                          | <b>14078261</b>   | <b>13403658</b> | <b>15313741</b> | <b>15717411</b> | <b>13675235</b>                | <b>13032473</b> | <b>14917312</b> | <b>15323660</b> |
|   |   |                 | (14711539)      | (15125841)      |                                |                 | (14315110)      | (14732090)      |
| 7a Food Credit                                | 65622   | 64885           | 67044           | 59884           | 19906                          | 19167           | 19355           | 18687           |
| 7.1 Loans, Cash-credits and Overdrafts        | 13824693  | 13151719        | 15056247        | 15444657        | 13424906                       | 12783404        | 14662675        | 15053692        |
| 7.2 Inland Bills-Purchased                    | 39446   | 39195           | 43973           | 47381           | 39435                          | 39175           | 43961           | 47367           |
| 7.3 Inland Bills-Discounted                   | 165428  | 164859          | 171306          | 183687          | 162910                         | 162753          | 169119          | 181569          |
| 7.4 Foreign Bills-Purchased                   | 19758   | 18926           | 17545           | 17124           | 19545                          | 18754           | 17323           | 16896           |
| 7.5 Foreign Bills-Discounted                  | 28936   | 28958           | 24669           | 24562           | 28439                          | 28386           | 24233           | 24136           |

Note: Figures in parentheses exclude the impact of the merger.