

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Jun. 17, 2022</b>	<b>Variation over</b>				
		<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>	
			<b>2021-22</b>	<b>2022-23</b>	<b>2021</b>	<b>2022</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	187089	-352	-10822	-3480	-63848	2045
1.2 Borrowings from Banks	58102	12006	-205	19784	-16745	17427
1.3 Other Demand and Time Liabilities	39321	3041	387	9559	1577	21090
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	16569741	-163897	185027	104428	1431412	1271202
2.1a Growth (Per cent)		-1.0	1.2	0.6	10.3	8.3
2.1.1 Demand	1946762	-37480	-109454	-125984	299299	195023
2.1.2 Time	14622979	-126417	294481	230413	1132113	1076179
2.2 Borrowings	371342	-6637	5055	96747	-37789	122262
2.3 Other Demand and Time Liabilities	666303	2147	-81182	25455	55922	90878
<b>3. Borrowings from Reserve Bank</b>	<b>94302</b>	<b>-540</b>	<b>612</b>	<b>2</b>	<b>-199871</b>	<b>3415</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>912251</b>	<b>-1896</b>	<b>125557</b>	<b>142888</b>	<b>220248</b>	<b>153254</b>
4.1 Cash in hand	112109	-2991	-782	26183	2579	22144
4.2 Balances with Reserve Bank	800142	1096	126339	116704	217669	131110
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	200138	4931	-2152	35897	-29940	58995
5.2 Money at Call and Short Notice	16712	3816	-1245	9730	-7209	7304
5.3 Advances to Banks	24051	-1689	1431	-11751	-5882	5856
5.4 Other Assets	49947	5295	-1567	13334	-22751	24685
<b>6 Investments</b>	<b>4807554</b>	<b>-37065</b>	<b>119457</b>	<b>78606</b>	<b>439591</b>	<b>225571</b>
6.1a Growth (Per cent)		-0.8	2.7	1.7	10.6	4.9
6.1 Government Securities	4806817	-37077	118949	78639	439260	226237
6.2 Other Approved Securities	736	12	508	-32	330	-666
<b>7 Bank Credit*</b>	<b>12149034</b>	<b>7999</b>	<b>-107657</b>	<b>257720</b>	<b>596175</b>	<b>1412451</b>
7.1a Growth (Per cent)		0.1	-1.0	2.2	5.8	13.2
7a.1 Food Credit	43559	-5069	25658	-11452	-2377	-43353
7a.2 Non-food credit	12105475	13068	-133315	269172	598551	1455804
7b.1 Loans, Cash credit and Overdrafts	11915882	8431	-92828	264545	582866	1377488
7b.2 Inland Bills - Purchased	33553	252	-1032	-2502	8054	4054
7b.3 Discounted	150924	-2934	-12590	-3288	-9654	35630
7b.4 Foreign Bills - Purchased	18416	-327	-1713	-741	4393	-265
7b.5 Discounted	30259	2577	506	-295	10516	-4457

\*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).