

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on		Variation over				
	Nov. 17, 2023		Fortnight	Financial year so far		Year-on-Year	
				2022-23	2023-24	2022	2023
	1	2	3	4	5	6	
1 Liabilities to the Banking System							
1.1 Demand and Time Deposits from Banks	241123	-1564	7114	15004	14541	43440	
1.2 Borrowings from Banks	186867	-8737	21400	119667	21492	127149	
1.3 Other Demand and Time Liabilities	72004	-829	22955	13480	31495	19287	
2 Liabilities to Others							
2.1 Aggregate Deposits	19651777 (19523542)	-60313	832041	1607863 (1479629)	1518238	2354423 (2226189)	
2.1a Growth (Per cent)		-0.3	5.1	8.9 (8.2)	9.6	13.6 (12.9)	
2.1.1 Demand	2307178	18437	-21882	126748	230003	256314	
2.1.2 Time	17344599	-78749	853923	1481115	1288236	2098109	
2.2 Borrowings	843090	10122	200267	397761	214536	368229	
2.3 Other Demand and Time Liabilities	888105	6156	68924	98454	101008	178333	
3. Borrowings from Reserve Bank	131042	67226	3234	-34043	-4395	33509	
4 Cash in Hand and Balances with Reserve Bank	1000657	-28285	157648	100486	144975	73646	
4.1 Cash in hand	89833	-4872	26515	-430	14009	-22608	
4.2 Balances with Reserve Bank	910823	-23413	131133	100916	130967	96253	
5 Assets with the Banking System							
5.1 Balances with Other Banks	186098	-2331	30805	-7325	36166	-8948	
5.2 Money at Call and Short Notice	23673	-6962	9860	-1191	7231	6832	
5.3 Advances to Banks	51738	-17	9327	10553	22024	6609	
5.4 Other Assets	97207	3189	22182	30077	30592	38412	
6 Investments	6069868 (5963364)	-43017	357664	654720 (548216)	502117	983256 (876752)	
6.1a Growth (Per cent)		-0.7	7.6	12.1 (10.1)	11.0	19.3 (17.2)	
6.1 Government Securities	6069047	-42579	357611	654726	502917	983258	
6.2 Other Approved Securities	820	-438	53	-6	-800	-2	
7 Bank Credit*	15620554 (15039956)	36029	1056499	1945319 (1364721)	1897464	2672741 (2092143)	
7.1a Growth (Per cent)		0.2	8.9	14.2 (10.0)	17.2	20.6 (16.2)	
7a.1 Food Credit	40261	17457	-2771	20355	-30175	-11979	
7a.2 Non-food credit	15580294	18571	1059270	1924964	1927640	2684720	
7b.1 Loans, Cash credit and Overdrafts	15350432	36455	1067664	1925525	1880137	2631431	
7b.2 Inland Bills - Purchased	47359	109	-2046	7924	1719	13350	
7b.3 Discounted	184706	-186	-2478	21796	24393	32972	
7b.4 Foreign Bills - Purchased	15807	132	-3201	-3737	-2668	-149	
7b.5 Discounted	22250	-481	-3440	-6189	-6117	-4864	

* 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).

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.