

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Aug. 12, 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 | 187502 | 986 | -21743 | -3068 | -47416 | 13379 |
| 1.2 Borrowings from Banks | 48049 | 3677 | -1424 | 9732 | -15165 | 8593 |
| 1.3 Other Demand and Time Liabilities | 42660 | 235 | 979 | 12898 | 3103 | 23838 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 16949341 | -22973 | 458787 | 484028 | 1491790 | 1377041 |
| 2.1a Growth (per cent) | | -0.1 | 3.0 | 2.9 | 10.6 | 8.8 |
| 2.1.1 Demand | 1975864 | -66171 | -64444 | -96883 | 333181 | 179116 |
| 2.1.2 Time | 14973477 | 43199 | 523232 | 580910 | 1158608 | 1197925 |
| 2.2 Borrowings | 403858 | 50258 | -4335 | 129264 | -26768 | 164169 |
| 2.3 Other Demand and Time Liabilities | 653350 | -14012 | -92143 | 12501 | 31422 | 88886 |
| 3. Borrowings from Reserve Bank | 97060 | 2673 | 1476 | 2761 | -161606 | 5310 |
| 4 Cash in Hand and Balances with Reserve Bank | 919224 | -23695 | 133600 | 149862 | 242669 | 152184 |
| 4.1 Cash in hand | 109377 | 914 | 3811 | 23451 | 6658 | 14818 |
| 4.2 Balances with Reserve Bank | 809848 | -24609 | 129789 | 126411 | 236011 | 137366 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 175535 | -4716 | -850 | 11294 | -12038 | 33090 |
| 5.2 Money at Call and Short Notice | 11085 | -1371 | -3166 | 4103 | -5222 | 3597 |
| 5.3 Advances to Banks | 40614 | 3549 | 7760 | 4813 | 1485 | 16090 |
| 5.4 Other Assets | 53955 | -36 | -2168 | 17342 | -12813 | 29293 |
| 6 Investments | 5072478 | 58181 | 151081 | 343531 | 298441 | 458871 |
| 6.1a Growth (per cent) | | 1.2 | 3.4 | 7.3 | 6.9 | 9.9 |
| 6.1 Government Securities | 5071702 | 58230 | 150430 | 343523 | 298348 | 459641 |
| 6.2 Other Approved Securities | 776 | -49 | 652 | 7 | 93 | -770 |
| 7 Bank Credit* | 12430525 | 61175 | -60675 | 539210 | 669332 | 1651673 |
| 7.1a Growth (per cent) | | 0.5 | -0.6 | 4.5 | 6.5 | 15.3 |
| 7a.1 Food Credit | 32097 | -247 | 10758 | -22914 | -1070 | -39915 |
| 7a.2 Non-food credit | 12398428 | 61422 | -71433 | 562124 | 670402 | 1691588 |
| 7b.1 Loans, Cash credit and Overdrafts | 12192292 | 65880 | -52437 | 540955 | 629783 | 1618221 |
| 7b.2 Inland Bills - Purchased | 34732 | -13 | 664 | -1323 | 11723 | 3537 |
| 7b.3 Discounted | 155747 | -4215 | -3728 | 1536 | 21541 | 31592 |
| 7b.4 Foreign Bills - Purchased | 17376 | -1077 | -1562 | -1781 | 1928 | -1456 |
| 7b.5 Discounted | 30378 | 599 | -3612 | -177 | 4358 | -220 |

*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).