

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item   | Outstanding<br>as on Jan. 13,<br>2023 | Variation over |                       |                |               |                |
|--|---------------------------------------|----------------|-----------------------|----------------|---------------|----------------|
|  |                                       | Fortnight      | Financial year so far |                | Year-on-Year  |                |
|  |                                       |                | 2021-22               | 2022-23        | 2022          | 2023           |
|  |                                       | 1              | 2                     | 3              | 4             | 5              |
| <b>1 Liabilities to the Banking System</b>           |                                       |                |                       |                |               |                |
| 1.1 Demand and Time Deposits from Banks              | 208550                                | -9912          | -12550                | 17981          | -16222        | 25235          |
| 1.2 Borrowings from Banks                            | 47418                                 | -3866          | 2678                  | 9101           | -1493         | 3860           |
| 1.3 Other Demand and Time Liabilities                | 54570                                 | -1977          | 5908                  | 24809          | 6724          | 30819          |
| <b>2 Liabilities to Others</b>                       |                                       |                |                       |                |               |                |
| 2.1 Aggregate Deposits                               | 17674372                              | -59412         | 869467                | 1209058        | 1357589       | 1691393        |
| 2.1a Growth (per cent)                               |                                       | -0.3           | 5.8                   | 7.3            | 9.3           | 10.6           |
| 2.1.1 Demand   | 2075219                               | -126532        | -32843                | 2472           | 254530        | 246870         |
| 2.1.2 Time   | 15599153                              | 67120          | 902310                | 1206586        | 1103059       | 1444523        |
| 2.2 Borrowings                                       | 472464                                | 32021          | 31712                 | 197870         | 32027         | 196727         |
| 2.3 Other Demand and Time Liabilities                | 686950                                | -65688         | -80494                | 46102          | 11077         | 110836         |
| <b>3. Borrowings from Reserve Bank</b>               | <b>95937</b>                          | <b>-31535</b>  | <b>4457</b>           | <b>1638</b>    | <b>17539</b>  | <b>1205</b>    |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>907122</b>                         | <b>-33105</b>  | <b>137124</b>         | <b>137759</b>  | <b>203518</b> | <b>136557</b>  |
| 4.1 Cash in hand                                     | 106218                                | 7603           | -3288                 | 20292          | 4031          | 18758          |
| 4.2 Balances with Reserve Bank                       | 800904                                | -40708         | 140412                | 117467         | 199487        | 117799         |
| <b>5 Assets with the Banking System</b>              |                                       |                |                       |                |               |                |
| 5.1 Balances with Other Banks                        | 184760                                | -5539          | 11958                 | 20519          | 11513         | 29508          |
| 5.2 Money at Call and Short Notice                   | 20135                                 | 1291           | 3473                  | 13153          | 4727          | 6007           |
| 5.3 Advances to Banks                                | 44106                                 | -1768          | 16334                 | 8305           | 16799         | 11009          |
| 5.4 Other Assets                                     | 61214                                 | -1297          | 3965                  | 24601          | 4853          | 30420          |
| <b>6 Investments</b>                                 | <b>5200471</b>                        | <b>104427</b>  | <b>163258</b>         | <b>471524</b>  | <b>203752</b> | <b>574687</b>  |
| 6.1a Growth (per cent)                               |                                       | 2.0            | 3.7                   | 10.0           | 4.6           | 12.4           |
| 6.1 Government Securities                            | 5199618                               | 104428         | 163016                | 471440         | 204289        | 574971         |
| 6.2 Other Approved Securities                        | 853                                   | -1             | 243                   | 84             | -537          | -284           |
| <b>7 Bank Credit*</b>                                | <b>13281377</b>                       | <b>-24477</b>  | <b>551790</b>         | <b>1390063</b> | <b>857584</b> | <b>1882299</b> |
| 7.1a Growth (per cent)                               |                                       | -0.2           | 5.1                   | 11.7           | 8.1           | 16.5           |
| 7a.1 Food Credit                                     | 52654                                 | -1318          | 24427                 | -2356          | -1269         | -33027         |
| 7a.2 Non-food credit                                 | 13228723                              | -23159         | 527363                | 1392419        | 858853        | 1915326        |
| 7b.1 Loans, Cash credit and Overdrafts               | 13046828                              | -20499         | 547394                | 1395491        | 816456        | 1865164        |
| 7b.2 Inland Bills – Purchased                        | 34578                                 | -732           | 3430                  | -1477          | 11164         | 617            |
| 7b.3 Discounted                                      | 154121                                | -2833          | 8358                  | -90            | 30756         | 17880          |
| 7b.4 Foreign Bills – Purchased                       | 17971                                 | -756           | -1589                 | -1186          | 1021          | -834           |
| 7b.5 Discounted                                      | 27879                                 | 344            | -5804                 | -2675          | -1813         | -528           |

\*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).