

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May 6, 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	193967	-3641	-21335	3397	-83958	19436
1.2 Borrowings from Banks	44025	6458	27303	5708	1582	-24157
1.3 Other Demand and Time Liabilities	32953	1302	782	3192	2486	14329
2 Liabilities to Others						
2.1 Aggregate Deposits	16695425	71935	103456	230112	1366600	1478457
2.1a Growth (Per cent)		0.4	0.7	1.4	9.9	9.7
2.1.1 Demand	2016818	22048	-141403	-55929	275045	297028
2.1.2 Time	14678608	49887	244858	286041	1091555	1181430
2.2 Borrowings	282993	3179	-5136	8399	-56267	44104
2.3 Other Demand and Time Liabilities	631174	21046	-78530	-9674	54786	53097
3. Borrowings from Reserve Bank	94332	-56	-683	33	-201266	4740
4 Cash in Hand and Balances with Reserve Bank	806395	17922	14331	37032	138687	158624
4.1 Cash in hand	100016	-3509	-9	14090	5376	9277
4.2 Balances with Reserve Bank	706380	21431	14340	22943	133310	149347
5 Assets with the Banking System						
5.1 Balances with Other Banks	180570	13168	24321	16330	-9898	12955
5.2 Money at Call and Short Notice	10900	3298	139	3918	-8517	107
5.3 Advances to Banks	34341	1205	-1132	-1461	-8837	18709
5.4 Other Assets	42159	1105	-1813	5546	-33919	17143
6 Investments	4831701	59936	109189	102753	543501	259986
6.1a Growth (Per cent)		1.3	2.4	2.2	13.5	5.7
6.1 Government Securities	4830792	59929	108845	102614	543844	260315
6.2 Other Approved Securities	909	7	344	140	-343	-329
7 Bank Credit*	12046398	90054	-79503	155084	618173	1280324
7.1a Growth (Per cent)		0.8	-0.7	1.3	6.0	11.9
7a.1 Food Credit	55487	12935	23840	476.61	15859	-29607
7a.2 Non-food credit	11990911	77119	-103343	154607	602314	1309931
7b.1 Loans, Cash credit and Overdrafts	11808228	90762	-69866	156891	607425	1245536
7b.2 Inland Bills - Purchased	35120	462	-834	-935	7340	5422
7b.3 Discounted	150603	12	-5909	-3608	-8673	28629
7b.4 Foreign Bills - Purchased	21534	541	-1842	2377	3824	2982
7b.5 Discounted	30913	-1724	-1052	359	8256	-2245

*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).