

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 20, 2023	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	239035	1766	-4380	12916	16597	52846
1.2 Borrowings from Banks	200904	1628	17639	133705	-4703	144948
1.3 Other Demand and Time Liabilities	71813	-11	23696	13288	33494	18355
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	19513328 (19379133)	-90604	738790	1469414 (1335219)	1491083	2309224 (2175029)
2.1a Growth (Per cent)		-0.5	4.5	8.1 (7.4)	9.5	13.4 (12.6)
2.1.1 Demand	2252551	-44117	-47098	72120	202684	226902
2.1.2 Time	17260777	-46486	785888	1397294	1288398	2082323
2.2 Borrowings	830601	-11582	273487	385272	291048	282520
2.3 Other Demand and Time Liabilities	899899	-25343	70924	110248	141268	188127
<b>3. Borrowings from Reserve Bank</b>	<b>143806</b>	<b>74874</b>	<b>51083</b>	<b>-21279</b>	<b>51779</b>	<b>-1576</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1008673</b>	<b>-46024</b>	<b>141236</b>	<b>108503</b>	<b>164609</b>	<b>98074</b>
4.1 Cash in hand	90817	-3268	31247	554	9772	-26356
4.2 Balances with Reserve Bank	917856	-42756	109988	107949	154837	124431
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	189596	4575	17792	-3826	16703	7564
5.2 Money at Call and Short Notice	23505	-7185	9352	-1360	2421	7170
5.3 Advances to Banks	50212	-1650	6355	9028	18243	8055
5.4 Other Assets	93327	3536	20714	26197	27893	35999
<b>6 Investments</b>	<b>6062450</b> <b>(5951193)</b>	<b>641</b>	<b>322812</b>	<b>647301</b> <b>(536045)</b>	<b>413101</b>	<b>1010690</b> <b>(899433)</b>
6.1a Growth (Per cent)		0.0	6.8	12.0 (9.9)	8.9	20.0 (17.8)
6.1 Government Securities	6061754	641	322702	647432	413411	1010873
6.2 Other Approved Securities	696	0	110	-130	-310	-183
<b>7 Bank Credit*</b>	<b>15425809</b> <b>(14839378)</b>	<b>85859</b>	<b>992090</b>	<b>1750573</b> <b>(1164143)</b>	<b>1950363</b>	<b>2542405</b> <b>(1955975)</b>
7.1a Growth (Per cent)		0.6	8.3	12.8 (8.5)	17.8	19.7 (15.2)
7a.1 Food Credit	19841	562	-29356	-65	-38043	-5814
7a.2 Non-food credit	15405968	85298	1021446	1750638	1988406	2548218
7b.1 Loans, Cash credit and Overdrafts	15157437	88439	991889	1732531	1920949	2514212
7b.2 Inland Bills - Purchased	46627	-2817	1381	7193	4751	9192
7b.3 Discounted	182478	832	2736	19568	28388	25531
7b.4 Foreign Bills - Purchased	16194	-99	-1470	-3351	-417	-1493
7b.5 Discounted	23072	-495	-2446	-5367	-3308	-5036

\* 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.