

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Oct. 21, 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	186206	-5575	-26273	-4364	-35948	16613
1.2 Borrowings from Banks	55957	-5046	19780	17639	9353	-4703
1.3 Other Demand and Time Liabilities	53473	3158	2121	23711	4133	33509
2 Liabilities to Others						
2.1 Aggregate Deposits	17203536	-60116	599508	738223	1421509	1490516
2.1a Growth (per cent)		-0.3	4.0	4.5	9.9	9.5
2.1.1 Demand	2042082	-2641	-38228	-30664	317711	219118
2.1.2 Time	15161454	-57475	637736	768888	1103798	1271398
2.2 Borrowings	549065	41814	13008	27440	1694	292032
2.3 Other Demand and Time Liabilities	723363	29402	-86103	82515	6603	152858
3. Borrowings from Reserve Bank	145382	49498	3328	51083	-21848	51779
4 Cash in Hand and Balances with Reserve Bank	910420	15000	112549	141057	224048	164430
4.1 Cash in hand	116995	6465	16653	31069	22469	9594
4.2 Balances with Reserve Bank	793425	8535	95896	109988	201579	154837
5 Assets with the Banking System						
5.1 Balances with Other Banks	182032	-20406	22036	17791	15533	16702
5.2 Money at Call and Short Notice	16349	3784	3260	9367	988	2436
5.3 Advances to Banks	42156	-167	7149	6354	2840	18243
5.4 Other Assets	57288	2501	2605	20674	-2733	27853
6 Investments	5055948	-48424	176132	327001	198424	417290
6.1a Growth (per cent)		-0.9	3.9	6.9	4.5	9.0
6.1 Government Securities	5055064	-48475	175837	326885	198846	417594
6.2 Other Approved Securities	885	51	295	116	-422	-304
7 Bank Credit*	12889117	29086	95110	997802	705751	1956076
7.1a Growth (per cent)		0.2	0.9	8.4	6.8	17.9
7a.1 Food Credit	25655	5021	2443	-29356	-2962	-38043
7a.2 Non-food credit	12863462	24065	92668	1027158	708713	1994119
7b.1 Loans, Cash credit and Overdrafts	12648889	30814	97364	997552	664045	1926613
7b.2 Inland Bills - Purchased	37448	-437	2154	1393	9527	4762
7b.3 Discounted	156987	-969	677	2775	28522	28427
7b.4 Foreign Bills - Purchased	17686	-565	-2289	-1471	865	-418
7b.5 Discounted	28107	243	-2795	-2447	2793	-3308

*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).