

#### 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 21, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	241687	-7548	7042	15568	13164	44076
1.2 Borrowings from Banks	37567	-2759	-750	-29632	-19563	1
1.3 Other Demand and Time Liabilities	58452	381	1890	-72	13142	26800
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	18311580	-136359	158163	267666	1489170	1688104
2.1a Growth (per cent)		-0.7	1.0	1.5	9.8	10.2
2.1.1 Demand	2138128	-80925	-77974	-42303	267441	143355
2.1.2 Time	16173452	-55434	236137	309969	1221729	1544749
2.2 Borrowings	458512	-42573	5219	13183	43343	178699
2.3 Other Demand and Time Liabilities	745718	-39189	-30713	-43933	52921	135583
<b>3. Borrowings from Reserve Bank</b>	<b>36550</b>	<b>-38447</b>	<b>89</b>	<b>-128534</b>	<b>4657</b>	<b>-57838</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>936285</b>	<b>27614</b>	<b>19111</b>	<b>36115</b>	<b>142453</b>	<b>147811</b>
4.1 Cash in hand	98073	-6106	17599	7810	10397	-5452
4.2 Balances with Reserve Bank	838212	33719	1512	28305	132056	153264
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	195659	480	3164	2236	12274	28254
5.2 Money at Call and Short Notice	22011	-16646	620	-2853	-2156	14410
5.3 Advances to Banks	38973	-4804	-2665	-2211	17969	5837
5.4 Other Assets	69006	1433	4440	1876	15512	27953
<b>6 Investments</b>	<b>5445718</b>	<b>-78078</b>	<b>42809</b>	<b>30570</b>	<b>292944</b>	<b>673962</b>
6.1a Growth (per cent)		-1.4	0.9	0.6	6.5	14.1
6.1 Government Securities	5444912	-78110	42676	30590	293222	674057
6.2 Other Approved Securities	806	32	133	-20	-278	-95
<b>7 Bank Credit*</b>	<b>13857671</b>	<b>7167</b>	<b>65022</b>	<b>182436</b>	<b>1199819</b>	<b>1901335</b>
7.1a Growth (per cent)		0.1	0.5	1.3	11.2	15.9
7a.1 Food Credit	21292	329	-12458	1386	-15783	-21260
7a.2 Non-food credit	13836379	6839	77480	181050	1215602	1922595
7b.1 Loans, Cash credit and Overdrafts	13599867	8494	66122	174961	1167769	1882409
7b.2 Inland Bills – Purchased	41967	113	-1397	2533	4697	7310
7b.3 Discounted	167378	600	-3621	4467	24039	16787
7b.4 Foreign Bills – Purchased	18739	-2021	1835	-806	980	-2254
7b.5 Discounted	29721	-19	2083	1281	2334	-2916

\*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).