

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 15, 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	186770	-6731	-8667	-3800	-57333	-430
1.2 Borrowings from Banks	61202	-8007	1553	22884	-15347	18769
1.3 Other Demand and Time Liabilities	41406	1745	-33	11644	2425	23596
2 Liabilities to Others						
2.1 Aggregate Deposits	16809944	-151266	400795	344631	1493692	1295637
2.1a Growth (per cent)		-0.9	2.7	2.1	10.7	8.4
2.1.1 Demand	1957688	-93629	-13008	-115059	356733	109504
2.1.2 Time	14852256	-57637	413803	459690	1136959	1186133
2.2 Borrowings	292104	-29374	5742	17510	-29199	42337
2.3 Other Demand and Time Liabilities	637778	-20626	-114356	-3070	45178	95526
3. Borrowings from Reserve Bank	95337	509	1327	1038	-189030	3735
4 Cash in Hand and Balances with Reserve Bank	893851	-7812	118127	124489	231698	142284
4.1 Cash in hand	98377	-9569	802	12451	6243	6827
4.2 Balances with Reserve Bank	795474	1757	117325	112037	225455	135456
5 Assets with the Banking System						
5.1 Balances with Other Banks	204801	2692	-553	40560	-24692	62060
5.2 Money at Call and Short Notice	15559	1805	-2269	8577	-7361	7174
5.3 Advances to Banks	35085	3662	6318	-717	2826	12003
5.4 Other Assets	52905	1506	-3226	16292	-19064	29302
6 Investments	4990456	30655	195516	261508	470723	332414
6.1a Growth (per cent)		0.6	4.4	5.5	11.2	7.1
6.1 Government Securities	4989653	30655	195211	261474	470972	332811
6.2 Other Approved Securities	803	0	305	34	-249	-396
7 Bank Credit*	12281233	-101850	-71012	389919	659385	1512424
7.1a Growth (per cent)		-0.8	-0.6	3.3	6.5	14.0
7a.1 Food Credit	35928	-1488	24416	-19082	-685	-49742
7a.2 Non-food credit	12245305	-100361	-95428	409001	660070	1562166
7b.1 Loans, Cash credit and Overdrafts	12041250	-97241	-60648	389913	623231	1475095
7b.2 Inland Bills - Purchased	33466	-349	-82	-2589	8904	3017
7b.3 Discounted	158117	-421	-8905	3906	15149	39140
7b.4 Foreign Bills - Purchased	20261	-1579	-934	1104	3713	801
7b.5 Discounted	28139	-2258	-442	-2416	8389	-5630

*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).