

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Apr. 22, 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	196892	-2660	-11418	6323	-59060	12445
1.2 Borrowings from Banks	37571	234	16250	-746	-7392	-19559
1.3 Other Demand and Time Liabilities	31648	1545	666	1886	2792	13138
2 Liabilities to Others						
2.1 Aggregate Deposits	16623975	-117300	20794	158662	1411125	1489669
2.1a Growth (Per cent)		-0.7	0.1	1.0	10.3	9.8
2.1.1 Demand	1994159	-33099	-133861	-78587	271887	266827
2.1.2 Time	14629816	-84200	154655	237250	1139238	1222841
2.2 Borrowings	279812	108	-7555	5218	-64988	43342
2.3 Other Demand and Time Liabilities	611109	-8658	-99393	-29739	35594	53895
3. Borrowings from Reserve Bank	94388	107	-544	89	-198463	4657
4 Cash in Hand and Balances with Reserve Bank	798266	-71851	12580	28903	134516	152245
4.1 Cash in hand	113317	-83272	2380	27391	5354	20189
4.2 Balances with Reserve Bank	684949	11421	10200	1512	129162	132056
5 Assets with the Banking System						
5.1 Balances with Other Banks	167431	943	11836	3191	-6793	12301
5.2 Money at Call and Short Notice	7602	-3379	-896	620	-9941	-2156
5.3 Advances to Banks	33136	-3712	-1596	-2665	-10164	17969
5.4 Other Assets	40582	2564	-1288	3969	-35102	15041
6 Investments	4780026	23400	16287	51079	509167	301214
6.1a Growth (Per cent)		0.5	0.4	1.1	12.8	6.7
6.1 Government Securities	4779125	23336	16001	50946	509280	301492
6.2 Other Approved Securities	902	63	286	133	-113	-278
7 Bank Credit*	11954640	-11233	-89024	63326	587070	1198123
7.1a Growth (Per cent)		-0.1	-0.8	0.5	5.7	11.1
7a.1 Food Credit	42552	2718	-2919	-12458	5691	-15783
7a.2 Non-food credit	11912088	-13950	-86104	75784	581378	1213906
7b.1 Loans, Cash credit and Overdrafts	11715769	-3637	-82832	64433	577224	1166079
7b.2 Inland Bills - Purchased	34657	-1791	-571	-1397	7450	4697
7b.3 Discounted	150584	-3101	-1332	-3627	-7899	24033
7b.4 Foreign Bills - Purchased	20992	-1049	-381	1835	5057	980
7b.5 Discounted	32637	-1655	-3908	2083	5238	2334

*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).