

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	Sep. 22, 2023			2022-23	2023-24	2022
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	243807	-9675	-4866	17688	18790	58103
1.2 Borrowings from Banks	195119	6982	18987	127920	14921	137815
1.3 Other Demand and Time Liabilities	70310	900	17194	11786	28311	23354
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	19275842 (19133845)	-108101	566682	1231928 (1089931)	1433047	2243847 (2101850)
2.1a Growth (Per cent)		-0.6	3.4	6.8 (6.0)	9.2	13.2 (12.3)
2.1.1 Demand	2199833	5407	-91556	19402	157451	218642
2.1.2 Time	17076009	-113508	658237	1212526	1275596	2025205
2.2 Borrowings	839112	-6805	257284	393783	285981	307234
2.3 Other Demand and Time Liabilities	878565	5391	50915	88914	108378	186802
<b>3. Borrowings from Reserve Bank</b>	<b>187948</b>	<b>159762</b>	<b>9666</b>	<b>22863</b>	<b>11583</b>	<b>83983</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1053487</b>	<b>-38343</b>	<b>107976</b>	<b>153317</b>	<b>139810</b>	<b>176148</b>
4.1 Cash in hand	94141	-5143	24242	3879	11466	-16027
4.2 Balances with Reserve Bank	959345	-33201	83734	149438	128345	192175
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	181758	-3424	23346	-11665	42996	-5829
5.2 Money at Call and Short Notice	22686	-2847	6594	-2178	6515	9110
5.3 Advances to Banks	46800	-565	5728	5616	17252	5270
5.4 Other Assets	93497	1123	18478	26367	30013	38406
<b>6 Investments</b>	<b>5981356</b> <b>(5868391)</b>	<b>-1505</b>	<b>346674</b>	<b>566208</b> <b>(453243)</b>	<b>412303</b>	<b>905734</b> <b>(792769)</b>
6.1a Growth (Per cent)		0.0	7.3	10.5 (8.4)	8.8	17.8 (15.6)
6.1 Government Securities	5980660	-1426	346640	566338	412762	905842
6.2 Other Approved Securities	696	-79	35	-130	-459	-107
<b>7 Bank Credit*</b>	<b>15151319</b> <b>(14558878)</b>	<b>112150</b>	<b>738561</b>	<b>1476084</b> <b>(883643)</b>	<b>1782970</b>	<b>2521444</b> <b>(1929004)</b>
7.1a Growth (Per cent)		0.7	6.2	10.8 (6.5)	16.4	20.0 (15.3)
7a.1 Food Credit	18865	-206	-33222	-1041	-40554	-2923
7a.2 Non-food credit	15132454	112356	771783	1477124	1823524	2524367
7b.1 Loans, Cash credit and Overdrafts	14891525	108315	742084	1466618	1748334	2498104
7b.2 Inland Bills - Purchased	44986	313	-218	5552	4025	9149
7b.3 Discounted	174847	4116	1639	11936	37156	18996
7b.4 Foreign Bills - Purchased	16500	-213	-2274	-3044	-2961	-382
7b.5 Discounted	23461	-380	-2670	-4978	-3583	-4423

\* 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.