

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 24, 2023		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		2021-22	2022-23	2022
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	226121	7421	-5296	35552	-5296	35552
1.2 Borrowings from Banks	67199	-14342	-2563	28882	-2563	28882
1.3 Other Demand and Time Liabilities	58470	-714	11919	28708	11919	28708
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	18043706	85383	1351801	1578393	1351801	1578393
2.1a Growth (per cent)		0.5	8.9	9.6	8.9	9.6
2.1.1 Demand	2180402	61249	211554	107655	211554	107655
2.1.2 Time	15863305	24134	1140247	1470738	1140247	1470738
2.2 Borrowings	445329	-6011	30569	170735	30569	170735
2.3 Other Demand and Time Liabilities	788212	-19890	-15759	147364	-15759	147364
<b>3. Borrowings from Reserve Bank</b>	<b>165085</b>	<b>-12111</b>	<b>4025</b>	<b>70785</b>	<b>4025</b>	<b>70785</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>900170</b>	<b>-14178</b>	<b>135922</b>	<b>130807</b>	<b>135922</b>	<b>130807</b>
4.1 Cash in hand	90263	-13383	-4822	4337	-4822	4337
4.2 Balances with Reserve Bank	809907	-795	140744	126470	140744	126470
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	193410	829	20946	29170	20946	29170
5.2 Money at Call and Short Notice	24042	7680	-3672	17060	-3672	17060
5.3 Advances to Banks	41184	1548	19038	5383	19038	5383
5.4 Other Assets	67952	1223	9784	31339	9784	31339
<b>6 Investments</b>	<b>5415148</b>	<b>28644</b>	<b>266422</b>	<b>686200</b>	<b>266422</b>	<b>686200</b>
6.1a Growth (per cent)		0.5	6.0	14.5	6.0	14.5
6.1 Government Securities	5414322	28665	266547	686143	266547	686143
6.2 Other Approved Securities	826	-21	-125	58	-125	58
<b>7 Bank Credit*</b>	<b>13675228</b>	<b>126635</b>	<b>1044027</b>	<b>1783913</b>	<b>1044027</b>	<b>1783913</b>
7.1a Growth (per cent)		0.9	9.6	15.0	9.6	15.0
7a.1 Food Credit	19906	-8373	-6244	-35105	-6244	-35105
7a.2 Non-food credit	13655322	135008	1050270	1819018	1050270	1819018
7b.1 Loans, Cash credit and Overdrafts	13425606	118700	1017067	1774269	1017067	1774269
7b.2 Inland Bills – Purchased	39435	1116	5524	3383	5524	3380
7b.3 Discounted	162432	4658	26328	8221	26328	8221
7b.4 Foreign Bills – Purchased	19543	1696	-1237	386	-1237	386
7b.5 Discounted	28212	464	-3656	-2342	-3656	-2342

\*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).