

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 16, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	244966	-4810	-3610	18847	1915	58007
1.2 Borrowings from Banks	39770	5011	19784	-27429	17427	-18332
1.3 Other Demand and Time Liabilities	60482	420	9565	1958	21096	21155
2 Liabilities to Others						
2.1 Aggregate Deposits	18567900	-135535	104004	523986	1270777	1998583
2.1a Growth (per cent)		-0.7	0.6	2.9	8.3	12.1
2.1.1 Demand	2159510	-24053	-126449	-20920	194559	213213
2.1.2 Time	16408390	-111482	230453	544906	1076219	1785370
2.2 Borrowings	505260	22686	96747	59931	122262	133918
2.3 Other Demand and Time Liabilities	805193	-12198	25925	15542	91348	138420
3. Borrowings from Reserve Bank	33498	12683	2	-131587	3415	-60804
4 Cash in Hand and Balances with Reserve Bank	958796	-13337	140967	58625	151333	48465
4.1 Cash in hand	105937	-13953	24263	15675	20223	-4251
4.2 Balances with Reserve Bank	852858	615	116704	42951	131110	52717
5 Assets with the Banking System						
5.1 Balances with Other Banks	195387	-4366	31938	1965	55036	-792
5.2 Money at Call and Short Notice	22732	-4537	9710	-2132	7284	6040
5.3 Advances to Banks	24316	575	-11751	-16868	5856	266
5.4 Other Assets	75970	-71	13334	8840	24685	26022
6 Investments	5643629	35877	152629	228481	299594	762053
6.1a Growth (per cent)		0.6	3.2	4.2	6.5	15.6
6.1 Government Securities	5642814	35876	152661	228492	300260	761974
6.2 Other Approved Securities	815	1	-32	-11	-666	79
7 Bank Credit*	14023487	13792	259039	348251	1413771	1873133
7.1a Growth (per cent)		0.1	2.2	2.5	13.2	15.4
7a.1 Food Credit	28733	-8021	-11452	8827	-43353	-14826
7a.2 Non-food credit	13994754	21812	270491	339424	1457124	1887959
7b.1 Loans, Cash credit and Overdrafts	13771377	18772	265865	346470	1378809	1854175
7b.2 Inland Bills – Purchased	41708	-1115	-2505	2274	4051	8158
7b.3 Discounted	168005	-2698	-3288	5094	35631	17081
7b.4 Foreign Bills – Purchased	16921	-712	-739	-2623	-263	-1497
7b.5 Discounted	25476	-456	-295	-2964	-4457	-4784

*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).