

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jun. 17, 2022		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		2021-22	2022-23	2021
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	187089	-352	-10822	-3480	-63848	2045
1.2 Borrowings from Banks	58102	12006	-205	19784	-16745	17427
1.3 Other Demand and Time Liabilities	39321	3041	387	9559	1577	21090
2 Liabilities to Others						
2.1 Aggregate Deposits	16569741	-163897	185027	104428	1431412	1271202
2.1a Growth (Per cent)		-1.0	1.2	0.6	10.3	8.3
2.1.1 Demand	1946762	-37480	-109454	-125984	299299	195023
2.1.2 Time	14622979	-126417	294481	230413	1132113	1076179
2.2 Borrowings	371342	-6637	5055	96747	-37789	122262
2.3 Other Demand and Time Liabilities	666303	2147	-81182	25455	55922	90878
3. Borrowings from Reserve Bank	94302	-540	612	2	-199871	3415
4 Cash in Hand and Balances with Reserve Bank	912251	-1896	125557	142888	220248	153254
4.1 Cash in hand	112109	-2991	-782	26183	2579	22144
4.2 Balances with Reserve Bank	800142	1096	126339	116704	217669	131110
5 Assets with the Banking System						
5.1 Balances with Other Banks	200138	4931	-2152	35897	-29940	58995
5.2 Money at Call and Short Notice	16712	3816	-1245	9730	-7209	7304
5.3 Advances to Banks	24051	-1689	1431	-11751	-5882	5856
5.4 Other Assets	49947	5295	-1567	13334	-22751	24685
6 Investments	4807554	-37065	119457	78606	439591	225571
6.1a Growth (Per cent)		-0.8	2.7	1.7	10.6	4.9
6.1 Government Securities	4806817	-37077	118949	78639	439260	226237
6.2 Other Approved Securities	736	12	508	-32	330	-666
7 Bank Credit*	12149034	7999	-107657	257720	596175	1412451
7.1a Growth (Per cent)		0.1	-1.0	2.2	5.8	13.2
7a.1 Food Credit	43559	-5069	25658	-11452	-2377	-43353
7a.2 Non-food credit	12105475	13068	-133315	269172	598551	1455804
7b.1 Loans, Cash credit and Overdrafts	11915882	8431	-92828	264545	582866	1377488
7b.2 Inland Bills - Purchased	33553	252	-1032	-2502	8054	4054
7b.3 Discounted	150924	-2934	-12590	-3288	-9654	35630
7b.4 Foreign Bills - Purchased	18416	-327	-1713	-741	4393	-265
7b.5 Discounted	30259	2577	506	-295	10516	-4457

*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).