

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 25, 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	246284	-7945	-1803	20165	22248	57517
1.2 Borrowings from Banks	199020	9003	6639	131820	-4439	154063
1.3 Other Demand and Time Liabilities	68375	777	14760	9851	26186	23854
2 Liabilities to Others						
2.1 Aggregate Deposits	19232174	-4151	528542	1188260	1476805	2238318
	(19085377)			(1041464)		(2091522)
2.1a Growth (Per cent)		0.0	3.2	6.6	9.5	13.2
				(5.8)		(12.3)
2.1.1 Demand	2207176	26707	-49747	26746	232003	184177
2.1.2 Time	17024997	-30858	578290	1161514	1244802	2054141
2.2 Borrowings	818074	20711	194915	372745	231429	348564
2.3 Other Demand and Time Liabilities	889055	30863	21358	99404	106009	226849
3. Borrowings from Reserve Bank	93310	62903	4009	-71775	6502	-4998
4 Cash in Hand and Balances with Reserve Bank	1103511	84011	103279	203341	129483	230869
4.1 Cash in hand	93150	-14310	22602	2887	6807	-15378
4.2 Balances with Reserve Bank	1010361	98321	80677	200454	122676	246247
5 Assets with the Banking System						
5.1 Balances with Other Banks	185219	-8060	17491	-8204	40265	3487
5.2 Money at Call and Short Notice	21332	-1905	6904	-3532	7739	7447
5.3 Advances to Banks	43440	-2273	6026	2256	18133	1612
5.4 Other Assets	95002	-503	18406	27872	30336	39983
6 Investments	5901588	-12153	338311	486440	473979	834330
	(5788825)			(373677)		(721566)
6.1a Growth (Per cent)		-0.2	7.2	9.0	10.3	16.5
				(6.9)		(14.2)
6.1 Government Securities	5900814	-12174	338290	486492	474513	834345
6.2 Other Approved Securities	775	22	22	-52	-534	-16
7 Bank Credit*	14920147	59355	567344	1244911	1671040	2461489
	(14317945)			(642710)		(1859287)
7.1a Growth (Per cent)		0.4	4.8	9.1	15.5	19.8
				(4.7)		(14.9)
7a.1 Food Credit	19355	-575	-27250	-550	-41040	-8406
7a.2 Non-food credit	14900791	59929	594593	1245461	1712079	2469894
7b.1 Loans, Cash credit and Overdrafts	14665510	63269	569660	1240603	1635309	2444513
7b.2 Inland Bills - Purchased	43961	307	-1839	4527	2211	9745
7b.3 Discounted	169119	-2992	2760	6209	35517	12147
7b.4 Foreign Bills - Purchased	17324	-651	-2196	-2221	-2126	363
7b.5 Discounted	24233	-579	-1042	-4207	129	-5279

* 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.