

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 19, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	243158	44	967	17039	18102	51621
1.2 Borrowings from Banks	55336	18117	16314	-11863	8556	705
1.3 Other Demand and Time Liabilities	59098	-674	5191	573	16645	24145
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	18374455	-59623	108961	330541	1407090	1800181
2.1a Growth (per cent)		-0.3	0.7	1.8	9.3	10.9
2.1.1 Demand	2120870	-57005	-86979	-59560	290687	135103
2.1.2 Time	16253585	-2617	195940	390101	1116403	1665078
2.2 Borrowings	453662	-27212	119176	8333	149072	59892
2.3 Other Demand and Time Liabilities	796876	-37252	-3490	7225	66613	159518
<b>3. Borrowings from Reserve Bank</b>	<b>69761</b>	<b>27830</b>	<b>977</b>	<b>-95323</b>	<b>4790</b>	<b>-25514</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>947771</b>	<b>12063</b>	<b>136664</b>	<b>47601</b>	<b>210991</b>	<b>41744</b>
4.1 Cash in hand	95354	-2598	9806	5091	4040	-378
4.2 Balances with Reserve Bank	852417	14661	126858	42510	206951	42122
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	192122	-6516	38357	-1300	55502	-10475
5.2 Money at Call and Short Notice	22611	-4117	5663	-2253	4796	9966
5.3 Advances to Banks	42590	3378	-7252	1405	14185	14040
5.4 Other Assets	74724	3240	7088	7594	17370	31023
<b>6 Investments</b>	<b>5551328</b>	<b>32180</b>	<b>41868</b>	<b>136180</b>	<b>235326</b>	<b>780513</b>
6.1a Growth (per cent)		0.6	0.9	2.5	5.2	16.4
6.1 Government Securities	5550541	32200	41852	136220	235791	780511
6.2 Other Approved Securities	786	-20	16	-40	-466	2
<b>7 Bank Credit*</b>	<b>13893871</b>	<b>-6181</b>	<b>146805</b>	<b>218636</b>	<b>1310850</b>	<b>1855752</b>
7.1a Growth (per cent)		-0.0	1.2	1.6	12.2	15.4
7a.1 Food Credit	36350	3165	-1757	16444	-37409	-16904
7a.2 Non-food credit	13857522	-9346	148562	202192	1348259	1872656
7b.1 Loans, Cash credit and Overdrafts	13636647	-4745	152124	211740	1276208	1833186
7b.2 Inland Bills – Purchased	42862	586	-1810	3427	5559	8616
7b.3 Discounted	170925	3172	-3476	8015	30876	20190
7b.4 Foreign Bills – Purchased	18017	-1190	2122	-1527	3290	-3261
7b.5 Discounted	25421	-4005	-2155	-3019	-5082	-2979

\*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).