

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Nov. 18, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	197655	371	-12724	7085	-18232	14513
1.2 Borrowings from Banks	59718	8387	-2655	21400	-2093	21492
1.3 Other Demand and Time Liabilities	52711	-285	3379	22949	4738	31489
2 Liabilities to Others						
2.1 Aggregate Deposits	17294858	-71466	665603	829545	1408681	1515742
2.1a Growth (per cent)		-0.4	4.4	5.0	9.8	9.6
2.1.1 Demand	2051329	-5230	-40331	-21418	309346	230467
2.1.2 Time	15243529	-66236	705934	850963	1099335	1285275
2.2 Borrowings	474880	-12869	16300	200286	-3696	214555
2.3 Other Demand and Time Liabilities	712573	-555	-47843	71724	-27812	103808
3. Borrowings from Reserve Bank	97533	2676	11653	3234	-12783	-4395
4 Cash in Hand and Balances with Reserve Bank	927011	8627	148596	157648	223932	144975
4.1 Cash in hand	112440	-4398	7685	26514	11816	14008
4.2 Balances with Reserve Bank	814570	13025	140911	131133	212116	130967
5 Assets with the Banking System						
5.1 Balances with Other Banks	195063	5594	15586	30822	13006	36183
5.2 Money at Call and Short Notice	16842	4945	-1043	9860	366	7231
5.3 Advances to Banks	45120	-610	6340	9318	2279	22016
5.4 Other Assets	58795	466	1374	22182	-2408	30592
6 Investments	5084976	3299	121969	356029	159170	500481
6.1a Growth (per cent)		0.1	2.7	7.5	3.6	10.9
6.1 Government Securities	5084154	3305	121241	355975	159019	501281
6.2 Other Approved Securities	822	-6	728	53	151	-800
7 Bank Credit*	12947735	21502	212684	1056421	727313	1897386
7.1a Growth (per cent)		0.2	1.9	8.9	7.0	17.2
7a.1 Food Credit	52240	13861	21161	-2771	-6541	-30175
7a.2 Non-food credit	12895495	7641	191524	1059192	733854	1927561
7b.1 Loans, Cash credit and Overdrafts	12718923	28041	214218	1067587	681634	1880059
7b.2 Inland Bills - Purchased	34009	-1197	1758	-2046	8373	1719
7b.3 Discounted	151734	-3307	-542	-2478	30272	24393
7b.4 Foreign Bills - Purchased	15955	-1258	-1770	-3202	2292	-2668
7b.5 Discounted	27114	-777	-980	-3440	4743	-6117

*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).