

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 27, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	208480	-812	-9672	17910	-11950	22286
1.2 Borrowings from Banks	62698	16603	15135	24381	14102	6683
1.3 Other Demand and Time Liabilities	55013	698	6532	25251	8058	30638
2 Liabilities to Others						
2.1 Aggregate Deposits	17718901	44131	919014	1253588	1229761	1686375
2.1a Growth (per cent)		0.2	6.1	7.6	8.3	10.5
2.1.1 Demand	2156302	80683	51044	83555	220678	244065
2.1.2 Time	15562600	-36551	867970	1170033	1009083	1442310
2.2 Borrowings	457471	-15522	27563	182877	28524	185884
2.3 Other Demand and Time Liabilities	734820	55677	-50798	93972	-3771	129011
3. Borrowings from Reserve Bank	121622	25685	4011	27323	9689	27336
4 Cash in Hand and Balances with Reserve Bank	924073	16951	136714	154710	204335	153919
4.1 Cash in hand	110500	4283	-1930	24574	-653	21682
4.2 Balances with Reserve Bank	813573	12669	138644	130136	204987	132236
5 Assets with the Banking System						
5.1 Balances with Other Banks	190073	5316	26280	25832	29446	20499
5.2 Money at Call and Short Notice	21711	2067	-1895	14729	-1354	12952
5.3 Advances to Banks	40586	-3557	14402	4784	13881	9420
5.4 Other Assets	62358	1084	4540	25745	5840	30989
6 Investments	5194630	-5842	118151	465682	146045	613953
6.1a Growth (per cent)		-0.1	2.6	9.8	3.3	13.4
6.1 Government Securities	5193777	-5842	117814	465598	146460	614331
6.2 Other Approved Securities	853	0	337	84	-415	-378
7 Bank Credit*	13341662	64684	621689	1450348	867747	1872685
7.1a Growth (per cent)		0.5	5.7	12.2	8.2	16.3
7a.1 Food Credit	50165	-2489	21136	-4845	-4720	-32224
7a.2 Non-food credit	13291496	67173	600553	1455193	872467	1904909
7b.1 Loans, Cash credit and Overdrafts	13110749	67512	614648	1459412	825896	1861832
7b.2 Inland Bills – Purchased	34366	-212	3595	-1689	10662	240
7b.3 Discounted	151575	-1740	8621	-2636	29147	15071
7b.4 Foreign Bills – Purchased	17038	-932	-1440	-2119	1596	-1915
7b.5 Discounted	27933	56	-3735	-2621	445	-2543

*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).