

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on May 20, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	191585	-2420	-22431	1016	-81243	18151
1.2 Borrowings from Banks	54634	10602	5195	16317	-21132	8559
1.3 Other Demand and Time Liabilities	34928	1996	464	5166	897	16620
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	16574213	-121658	53672	108900	1337270	1407029
2.1a Growth (Per cent)		-0.7	0.4	0.7	9.7	9.3
2.1.1 Demand	1985777	-31718	-166112	-86970	250174	290696
2.1.2 Time	14588436	-89940	219784	195870	1087096	1116333
2.2 Borrowings	387340	103614	673	112746	-46091	142642
2.3 Other Demand and Time Liabilities	636886	4478	-85863	-3962	51830	66141
<b>3. Borrowings from Reserve Bank</b>	<b>95276</b>	<b>944</b>	<b>211</b>	<b>977</b>	<b>-201756</b>	<b>4790</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>907831</b>	<b>103262</b>	<b>61596</b>	<b>138468</b>	<b>173059</b>	<b>212795</b>
4.1 Cash in hand	97536	-653	944	11610	3702	5844
4.2 Balances with Reserve Bank	810295	103915	60651	126858	169357	206951
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	202589	20741	3800	38349	-25127	55495
5.2 Money at Call and Short Notice	12645	-13269	-2805	5663	-10856	4796
5.3 Advances to Banks	28549	-5925	-2400	-7252	-10694	14185
5.4 Other Assets	43706	1547	-498	7093	-26588	17375
<b>6 Investments</b>	<b>4776035</b>	<b>-55889</b>	<b>72964</b>	<b>47087</b>	<b>481119</b>	<b>240546</b>
6.1a Growth (Per cent)		-1.2	1.6	1.0	11.9	5.3
6.1 Government Securities	4775251	-55765	72608	47072	481563	241011
6.2 Other Approved Securities	784	-124	356	16	-444	-466
<b>7 Bank Credit*</b>	<b>12027305</b>	<b>-13414</b>	<b>-118288</b>	<b>135991</b>	<b>608468</b>	<b>1300036</b>
7.1a Growth (Per cent)		-0.1	-1.1	1.1	6.0	12.1
7a.1 Food Credit	53254	-2233	29409	-1757	11247	-37409
7a.2 Non-food credit	11974051	-11181	-147696	137748	597222	1337445
7b.1 Loans, Cash credit and Overdrafts	11792646	-9853	-105285	141309	596596	1265392
7b.2 Inland Bills - Purchased	34309	-859	-1845	-1746	6290	5622
7b.3 Discounted	150673	64	-8024	-3539	-7064	30814
7b.4 Foreign Bills - Purchased	121279	-257	-2405	2122	3255	3290
7b.5 Discounted	28399	-2509	-729	-2155	9391	-5082

\*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).