

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 28, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	246865	1004	-4054	20746	5722	60350
1.2 Borrowings from Banks	193318	-3012	6055	126119	3452	148946
1.3 Other Demand and Time Liabilities	64792	1105	12663	6268	24318	22367
2 Liabilities to Others						
2.1 Aggregate Deposits	19167113 (19016654)	136341	507000	1123199 (972740)	1423218	2194800 (2044341)
2.1a Growth (Per cent)		0.7	3.1	6.2 (5.4)	9.2	12.9 (12.0)
2.1.1 Demand	2258138	76716	-30711	77707	207070	216103
2.1.2 Time	16908975	59625	537712	1045492	1216148	1978697
2.2 Borrowings	784342	-3430	79006	339013	110548	430741
2.3 Other Demand and Time Liabilities	820137	17264	19636	30486	86880	159653
3. Borrowings from Reserve Bank	45028	23581	88	-120057	2591	-49359
4 Cash in Hand and Balances with Reserve Bank	996203	25827	173557	96033	171769	53283
4.1 Cash in hand	96923	-6559	22537	6661	12310	-11540
4.2 Balances with Reserve Bank	899279	32387	151019	89372	159460	64823
5 Assets with the Banking System						
5.1 Balances with Other Banks	195960	2082	9133	2537	30635	22587
5.2 Money at Call and Short Notice	22868	-4575	5474	-1996	4600	10412
5.3 Advances to Banks	27802	-1532	1264	-13382	14035	-9263
5.4 Other Assets	86047	5537	17378	18917	29247	32056
6 Investments	5839360 (5726793)	21605	285349	424212 (311645)	370109	825063 (712496)
6.1a Growth (Per cent)		0.4	6.0	7.8 (5.8)	8.0	16.5 (14.2)
6.1 Government Securities	5838607	21607	285293	424285	370654	825135
6.2 Other Approved Securities	753	-2	56	-73	-544	-71
7 Bank Credit*	14803212 (14186270)	41412	478036	1127976 (511035)	1568839	2433862 (1816920)
7.1a Growth (Per cent)		0.3	4.0	8.2 (3.7)	14.5	19.7 (14.7)
7a.1 Food Credit	20836	-3467	-22666	931	-45133	-11508
7a.2 Non-food credit	14782375	44879	500702	1127046	1613972	2445370
7b.1 Loans, Cash credit and Overdrafts	14544230	38385	475075	1119324	1531229	2417818
7b.2 Inland Bills - Purchased	43561	-195	-1310	4126	4292	8816
7b.3 Discounted	171949	3551	5750	9039	36538	11987
7b.4 Foreign Bills - Purchased	18527	-47	-704	-1017	-627	74
7b.5 Discounted	24944	-282	-776	-3495	-2593	-4834

* 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.