

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Sep. 23, 2022		Variation over			
			Fortnight	Financial year so far		Year-on-Year
				2021-22	2022-23	2021
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	185704	5826	-28952	-4866	-49078	18790
1.2 Borrowings from Banks	57304	12182	1504	18987	-2855	14921
1.3 Other Demand and Time Liabilities	46956	2189	802	17194	2804	28311
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	17031993	-24334	485435	566680	1336544	1433045
2.1a Growth (per cent)		-0.1	3.2	3.4	9.4	9.2
2.1.1 Demand	1981191	12656	-37453	-91556	247679	157451
2.1.2 Time	15050802	-36990	522889	658236	1088865	1275594
2.2 Borrowings	534846	38827	1873	260252	-10319	288948
2.3 Other Demand and Time Liabilities	692410	14441	-73222	51562	32328	109025
<b>3. Borrowings from Reserve Bank</b>	<b>103965</b>	<b>7628</b>	<b>2107</b>	<b>9666</b>	<b>-29113</b>	<b>11583</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>877339</b>	<b>-10890</b>	<b>104088</b>	<b>107976</b>	<b>220013</b>	<b>139811</b>
4.1 Cash in hand	110168	1126	7955	24243	11102	11466
4.2 Balances with Reserve Bank	767171	-12015	96133	83734	208911	128345
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	187587	15308	1297	23346	-8444	42996
5.2 Money at Call and Short Notice	13576	878	-3592	6594	-4338	6515
5.3 Advances to Banks	41530	-2468	7514	5728	2905	17252
5.4 Other Assets	55091	-2188	-1751	18478	-7136	30013
<b>6 Investments</b>	<b>5075622</b>	<b>-26538</b>	<b>200793</b>	<b>346674</b>	<b>224227</b>	<b>412303</b>
6.1a Growth (per cent)		-0.5	4.5	7.3	5.1	8.8
6.1 Government Securities	5074818	-26576	200425	346639	224593	412762
6.2 Other Approved Securities	803	38	368	35	-366	-459
<b>7 Bank Credit*</b>	<b>12630051</b>	<b>78765</b>	<b>7308</b>	<b>738736</b>	<b>685236</b>	<b>1783146</b>
7.1a Growth (per cent)		0.6	0.1	6.2	6.7	16.4
7a.1 Food Credit	21788	-6804	1087	-33222	-4054	-4054
7a.2 Non-food credit	12608263	85569	6220	771958	689321	1823700
7b.1 Loans, Cash credit and Overdrafts	12393597	77437	18509	742260	644219	1748510
7b.2 Inland Bills - Purchased	35837	1354	1281	-218	11546	4025
7b.3 Discounted	155850	-44	-9189	1639	24520	37156
7b.4 Foreign Bills - Purchased	16882	-35	-550	-2275	1487	-2962
7b.5 Discounted	27884	52	-2743	-2670	3463	-3583

\*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).