

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	<b>Outstanding as on Jul. 1, 2022</b>		<b>Variation over</b>			
			<b>Fortnight</b>	<b>Financial year so far</b>		<b>Year-on-Year</b>
				<b>2021-22</b>	<b>2022-23</b>	<b>2021</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	193254	6294	-19093	2684	-67169	16480
1.2 Borrowings from Banks	71609	13507	-929	33291	-15651	31658
1.3 Other Demand and Time Liabilities	39663	336	-370	9901	2123	22189
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	16961198	391881	337796	495885	1374228	1509889
2.1a Growth (per cent)		2.4	2.2	3.0	9.8	9.8
2.1.1 Demand	2050264	103967	-111023	-22482	240108	300095
2.1.2 Time	14910933	287914	448819	518367	1134119	1209794
2.2 Borrowings	321598	-49744	6572	47004	-34067	71001
2.3 Other Demand and Time Liabilities	654760	-12013	-85092	13912	66376	83245
<b>3. Borrowings from Reserve Bank</b>	<b>94828</b>	<b>526</b>	<b>698</b>	<b>529</b>	<b>-194614</b>	<b>3855</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>904666</b>	<b>-7564</b>	<b>111750</b>	<b>135303</b>	<b>220142</b>	<b>159476</b>
4.1 Cash in hand	110949	-1140	-3451	25023	4033	23652
4.2 Balances with Reserve Bank	793717	-6424	115201	110280	216110	135824
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	204264	8086	-7129	40024	-32266	68099
5.2 Money at Call and Short Notice	13753	-2939	-4419	6771	-10557	7518
5.3 Advances to Banks	34588	10537	7580	-1214	1789	10243
5.4 Other Assets	51543	1596	-3193	14930	-19641	27907
<b>6 Investments</b>	<b>4959660</b>	<b>70445</b>	<b>205028</b>	<b>230712</b>	<b>449173</b>	<b>292106</b>
6.1a Growth (per cent)		1.4	4.6	4.9	10.6	6.3
6.1 Government Securities	4958857	79916	204792	230678	448930	292433
6.2 Other Approved Securities	803	-9471	236	34	243	-327
<b>7 Bank Credit*</b>	<b>12381258</b>	<b>230905</b>	<b>-20955</b>	<b>489944</b>	<b>624352</b>	<b>1562371</b>
7.1a Growth (per cent)		1.9	-0.2	4.1	6.1	14.4
7a.1 Food Credit	37417	-6142	21923	-17594	-2709	-45761
7a.2 Non-food credit	12343842	237047	-42878	507538	627061	1608132
7b.1 Loans, Cash credit and Overdrafts	12136571	219369	-12799	485234	609958	1522547
7b.2 Inland Bills - Purchased	33902	351	987	-2153	9377	2383
7b.3 Discounted	158539	7615	-12317	4327	-10713	42973
7b.4 Foreign Bills - Purchased	21840	3422	1157	2683	4931	290
7b.5 Discounted	30407	147	2018	-147	10799	-5821

\*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).