

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item | Outstanding as on Aug. 25, 2023 | | Variation over | | | |
|--|--------------------------------------|---------------|----------------|-----------------------------------|----------------|------------------------------------|
| | | | Fortnight | Financial year so far | | Year-on-Year |
| | 1 | 2 | | 2022-23 | 2023-24 | 2022 |
| | | | | | | |
| 1 Liabilities to the Banking System | | | | | | |
| 1.1 Demand and Time Deposits from Banks | 246284 | -7945 | -1803 | 20165 | 22248 | 57517 |
| 1.2 Borrowings from Banks | 199020 | 9003 | 6639 | 131820 | -4439 | 154063 |
| 1.3 Other Demand and Time Liabilities | 68375 | 777 | 14760 | 9851 | 26186 | 23854 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 19232174 (19085377) | -4151 | 528542 | 1188260 (1041464) | 1476805 | 2238318 (2091522) |
| 2.1a Growth (Per cent) | | 0.0 | 3.2 | 6.6 (5.8) | 9.5 | 13.2 (12.3) |
| 2.1.1 Demand | 2207176 | 26707 | -49747 | 26746 | 232003 | 184177 |
| 2.1.2 Time | 17024997 | -30858 | 578290 | 1161514 | 1244802 | 2054141 |
| 2.2 Borrowings | 818074 | 20711 | 194915 | 372745 | 231429 | 348564 |
| 2.3 Other Demand and Time Liabilities | 889055 | 30863 | 21358 | 99404 | 106009 | 226849 |
| 3. Borrowings from Reserve Bank | 93310 | 62903 | 4009 | -71775 | 6502 | -4998 |
| 4 Cash in Hand and Balances with Reserve Bank | 1103511 | 84011 | 103279 | 203341 | 129483 | 230869 |
| 4.1 Cash in hand | 93150 | -14310 | 22602 | 2887 | 6807 | -15378 |
| 4.2 Balances with Reserve Bank | 1010361 | 98321 | 80677 | 200454 | 122676 | 246247 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 185219 | -8060 | 17491 | -8204 | 40265 | 3487 |
| 5.2 Money at Call and Short Notice | 21332 | -1905 | 6904 | -3532 | 7739 | 7447 |
| 5.3 Advances to Banks | 43440 | -2273 | 6026 | 2256 | 18133 | 1612 |
| 5.4 Other Assets | 95002 | -503 | 18406 | 27872 | 30336 | 39983 |
| 6 Investments | 5901588 (5788825) | -12153 | 338311 | 486440 (373677) | 473979 | 834330 (721566) |
| 6.1a Growth (Per cent) | | -0.2 | 7.2 | 9.0 (6.9) | 10.3 | 16.5 (14.2) |
| 6.1 Government Securities | 5900814 | -12174 | 338290 | 486492 | 474513 | 834345 |
| 6.2 Other Approved Securities | 775 | 22 | 22 | -52 | -534 | -16 |
| 7 Bank Credit* | 14920147 (14317945) | 59355 | 567344 | 1244911 (642710) | 1671040 | 2461489 (1859287) |
| 7.1a Growth (Per cent) | | 0.4 | 4.8 | 9.1 (4.7) | 15.5 | 19.8 (14.9) |
| 7a.1 Food Credit | 19355 | -575 | -27250 | -550 | -41040 | -8406 |
| 7a.2 Non-food credit | 14900791 | 59929 | 594593 | 1245461 | 1712079 | 2469894 |
| 7b.1 Loans, Cash credit and Overdrafts | 14665510 | 63269 | 569660 | 1240603 | 1635309 | 2444513 |
| 7b.2 Inland Bills - Purchased | 43961 | 307 | -1839 | 4527 | 2211 | 9745 |
| 7b.3 Discounted | 169119 | -2992 | 2760 | 6209 | 35517 | 12147 |
| 7b.4 Foreign Bills - Purchased | 17324 | -651 | -2196 | -2221 | -2126 | 363 |
| 7b.5 Discounted | 24233 | -579 | -1042 | -4207 | 129 | -5279 |

* 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.