

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 2, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	249771	6622	-3129	23652	12782	62330
1.2 Borrowings from Banks	35807	-20653	7778	-31393	6020	-10289
1.3 Other Demand and Time Liabilities	60118	950	6519	1594	18326	23837
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	18702539	326227	268325	658625	1420486	1968901
2.1a Growth (per cent)		1.8	1.6	3.7	9.3	11.8
2.1.1 Demand	2181960	60968	-88505	1529	253966	197718
2.1.2 Time	16520579	265259	356830	657096	1166520	1771183
2.2 Borrowings	482517	28928	103384	37188	135504	104539
2.3 Other Demand and Time Liabilities	819364	22645	23308	29713	74333	155208
<b>3. Borrowings from Reserve Bank</b>	<b>20815</b>	<b>-48947</b>	<b>542</b>	<b>-144270</b>	<b>4824</b>	<b>-74027</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>966550</b>	<b>18775</b>	<b>144784</b>	<b>66380</b>	<b>160860</b>	<b>52404</b>
4.1 Cash in hand	114307	18949	29175	24044	26864	-793
4.2 Balances with Reserve Bank	852243	-174	115609	42336	133996	53197
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	200065	7940	30966	6643	55672	4859
5.2 Money at Call and Short Notice	26524	3913	5914	1660	5368	13628
5.3 Advances to Banks	23742	-18930	-10062	-17443	10380	-1998
5.4 Other Assets	76091	1940	8039	8961	19416	31438
<b>6 Investments</b>	<b>5607750</b>	<b>56422</b>	<b>115671</b>	<b>192602</b>	<b>216346</b>	<b>763131</b>
6.1a Growth (per cent)		1.0	2.4	3.6	4.7	15.8
6.1 Government Securities	5606935	56394	115716	192614	217038	763041
6.2 Other Approved Securities	814	28	-44	-12	-692	90
<b>7 Bank Credit*</b>	<b>14008597</b>	<b>114628</b>	<b>251806</b>	<b>333362</b>	<b>1404449</b>	<b>1865477</b>
7.1a Growth (per cent)		0.8	2.1	2.4	13.1	15.4
7a.1 Food Credit	36753	404	-6383	16847	-41348	-11875
7a.2 Non-food credit	13971844	114224	258189	316514	1445797	1877351
7b.1 Loans, Cash credit and Overdrafts	13751507	114762	256114	326600	1368083	1844056
7b.2 Inland Bills – Purchased	42823	-39	-1445	3388	5697	8213
7b.3 Discounted	170703	-222	-354	7793	34199	16845
7b.4 Foreign Bills – Purchased	17633	-384	363	-1911	2114	-1887
7b.5 Discounted	25931	511	-2872	-2508	-5644	-1750

\*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).