

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 27, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	208480	-812	-9672	17910	-11950	22286
1.2 Borrowings from Banks	62698	16603	15135	24381	14102	6683
1.3 Other Demand and Time Liabilities	55013	698	6532	25251	8058	30638
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	17718901	44131	919014	1253588	1229761	1686375
2.1a Growth (per cent)		0.2	6.1	7.6	8.3	10.5
2.1.1 Demand	2156302	80683	51044	83555	220678	244065
2.1.2 Time	15562600	-36551	867970	1170033	1009083	1442310
2.2 Borrowings	457471	-15522	27563	182877	28524	185884
2.3 Other Demand and Time Liabilities	734820	55677	-50798	93972	-3771	129011
<b>3. Borrowings from Reserve Bank</b>	<b>121622</b>	<b>25685</b>	<b>4011</b>	<b>27323</b>	<b>9689</b>	<b>27336</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>924073</b>	<b>16951</b>	<b>136714</b>	<b>154710</b>	<b>204335</b>	<b>153919</b>
4.1 Cash in hand	110500	4283	-1930	24574	-653	21682
4.2 Balances with Reserve Bank	813573	12669	138644	130136	204987	132236
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	190073	5316	26280	25832	29446	20499
5.2 Money at Call and Short Notice	21711	2067	-1895	14729	-1354	12952
5.3 Advances to Banks	40586	-3557	14402	4784	13881	9420
5.4 Other Assets	62358	1084	4540	25745	5840	30989
<b>6 Investments</b>	<b>5194630</b>	<b>-5842</b>	<b>118151</b>	<b>465682</b>	<b>146045</b>	<b>613953</b>
6.1a Growth (per cent)		-0.1	2.6	9.8	3.3	13.4
6.1 Government Securities	5193777	-5842	117814	465598	146460	614331
6.2 Other Approved Securities	853	0	337	84	-415	-378
<b>7 Bank Credit*</b>	<b>13341662</b>	<b>64684</b>	<b>621689</b>	<b>1450348</b>	<b>867747</b>	<b>1872685</b>
7.1a Growth (per cent)		0.5	5.7	12.2	8.2	16.3
7a.1 Food Credit	50165	-2489	21136	-4845	-4720	-32224
7a.2 Non-food credit	13291496	67173	600553	1455193	872467	1904909
7b.1 Loans, Cash credit and Overdrafts	13110749	67512	614648	1459412	825896	1861832
7b.2 Inland Bills – Purchased	34366	-212	3595	-1689	10662	240
7b.3 Discounted	151575	-1740	8621	-2636	29147	15071
7b.4 Foreign Bills – Purchased	17038	-932	-1440	-2119	1596	-1915
7b.5 Discounted	27933	56	-3735	-2621	445	-2543

\*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).