

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 24, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	217331	3610	-13752	26761	-10811	35217
1.2 Borrowings from Banks	68372	-7317	3463	30055	5149	24029
1.3 Other Demand and Time Liabilities	59076	2521	7656	29315	7838	33577
2 Liabilities to Others						
2.1 Aggregate Deposits	17861770	88245	1104016	1396457	1283948	1644242
2.1a Growth (per cent)		0.5	7.3	8.5	8.6	10.1
2.1.1 Demand	2149993	58688	102783	77247	260881	186017
2.1.2 Time	15711777	29557	1001233	1319211	1023067	1458224
2.2 Borrowings	466945	3746	32714	192350	32002	190206
2.3 Other Demand and Time Liabilities	762891	-11450	-18341	122043	13965	124625
3. Borrowings from Reserve Bank	109026	-36154	5849	14726	11473	12902
4 Cash in Hand and Balances with Reserve Bank	886731	-24482	119291	117369	199039	134000
4.1 Cash in hand	88746	-17070	-2489	2820	-3278	488
4.2 Balances with Reserve Bank	797986	-7412	121780	114549	202317	133513
5 Assets with the Banking System						
5.1 Balances with Other Banks	195770	3869	18592	31529	20206	33883
5.2 Money at Call and Short Notice	20448	8363	-4601	13466	-1705	14396
5.3 Advances to Banks	39862	-1823	15374	4060	14309	7724
5.4 Other Assets	66974	1570	5917	30361	8792	34227
6 Investments	5337419	69458	207706	608471	208908	667187
6.1a Growth (per cent)		1.3	4.7	12.9	4.7	14.3
6.1 Government Securities	5336572	69459	207391	608393	208897	667549
6.2 Other Approved Securities	847	-1	315	78	11	-362
7 Bank Credit*	13450706	32646	796429	1559392	971537	1806989
7.1a Growth (per cent)		0.2	7.3	13.1	9.1	15.5
7a.1 Food Credit	35276	-9020	6970	-19734	-6982	-32948
7a.2 Non-food credit	13415430	41666	789459	1579126	978519	1839937
7b.1 Loans, Cash credit and Overdrafts	13212525	31347	783135	1561189	933125	1795121
7b.2 Inland Bills – Purchased	37020	1252	3606	965	7863	2882
7b.3 Discounted	156351	2133	17240	2140	32919	11228
7b.4 Foreign Bills – Purchased	17161	-1078	-1125	-1996	594	-2108
7b.5 Discounted	27649	-1009	-6427	-2905	-2963	-134

*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).