

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 5, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
		1	2	3	4	5
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	243102	1180	3445	16983	19484	49087
1.2 Borrowings from Banks	37510	-219	5714	-29689	-24151	-6521
1.3 Other Demand and Time Liabilities	59737	1256	3171	1213	14308	26805
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	18435082	123278	230548	391168	1478893	1739221
2.1a Growth (per cent)		0.7	1.4	2.2	9.7	10.4
2.1.1 Demand	2177922	39566	-55252	-2509	297705	160427
2.1.2 Time	16257160	83712	285800	393677	1181188	1578794
2.2 Borrowings	480874	22358	9132	35545	44838	197148
2.3 Other Demand and Time Liabilities	829901	89018	-8433	40250	54337	197486
<b>3. Borrowings from Reserve Bank</b>	<b>41931</b>	<b>5381</b>	<b>33</b>	<b>-123153</b>	<b>4740</b>	<b>-52400</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>935717</b>	<b>269</b>	<b>35206</b>	<b>35547</b>	<b>156797</b>	<b>131148</b>
4.1 Cash in hand	97961	725	12263	7698	7450	-229
4.2 Balances with Reserve Bank	837756	-456	22943	27849	149347	131377
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	198624	1951	17608	5202	14233	16776
5.2 Money at Call and Short Notice	26728	5328	18932	1864	15121	814
5.3 Advances to Banks	39252	276	-1327	-1932	18843	4777
5.4 Other Assets	71479	2235	5546	4349	17143	29320
<b>6 Investments</b>	<b>5519456</b>	<b>73971</b>	<b>102977</b>	<b>104308</b>	<b>260209</b>	<b>687532</b>
6.1a Growth (per cent)		1.4	2.2	1.9	5.7	14.2
6.1 Government Securities	5518650	73971	102837	104328	260539	687634
6.2 Other Approved Securities	807	0	140	-20	-329	-102
<b>7 Bank Credit*</b>	<b>13904993</b>	<b>45598</b>	<b>149405</b>	<b>229757</b>	<b>1274646</b>	<b>1864273</b>
7.1a Growth (per cent)		0.3	1.3	1.7	11.8	15.5
7a.1 Food Credit	33185	11893	477	13279	-29607	-22302
7a.2 Non-food credit	13871808	33706	148928	216478	1304253	1886576
7b.1 Loans, Cash credit and Overdrafts	13646223	44668	151162	221316	1239806	1843724
7b.2 Inland Bills – Purchased	42275	308	-887	2841	5471	7108
7b.3 Discounted	167776	402	-3602	4866	28635	17167
7b.4 Foreign Bills – Purchased	19293	555	2379	-251	2985	-2243
7b.5 Discounted	29425	-334	354	986	-2250	-1483

\*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).