

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Jul. 29, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	186321	94	-15072	-4248	-46476	5527
1.2 Borrowings from Banks	44580	-16646	40	6263	-20165	3660
1.3 Other Demand and Time Liabilities	42405	1110	263	12644	1689	24299
2 Liabilities to Others						
2.1 Aggregate Deposits	16971699	161703	435583	506386	1387826	1422604
2.1a Growth (per cent)		1.0	2.9	3.1	9.8	9.1
2.1.1 Demand	2041974	86131	-26228	-30772	306931	207009
2.1.2 Time	14929725	75572	461811	537159	1080895	1215594
2.2 Borrowings	352415	21080	-973	77821	-30924	109363
2.3 Other Demand and Time Liabilities	668584	33349	-83003	27736	50132	94980
3. Borrowings from Reserve Bank	94387	-950	1521	88	-166629	2591
4 Cash in Hand and Balances with Reserve Bank	942118	48159	137710	172755	249507	170968
4.1 Cash in hand	107661	9176	5406	21735	9924	11508
4.2 Balances with Reserve Bank	834457	38982	132304	151019	239583	159460
5 Assets with the Banking System						
5.1 Balances with Other Banks	180248	-5697	-556	16008	-20173	37510
5.2 Money at Call and Short Notice	12456	-3105	-2798	5474	-5736	4600
5.3 Advances to Banks	35352	266	6266	-450	-1246	12322
5.4 Other Assets	53991	1082	-2086	17378	-14500	29247
6 Investments	5014297	23841	181662	285349	350779	370109
6.1a Growth (per cent)		0.5	4.1	6.0	8.2	8.0
6.1 Government Securities	5013472	23819	181187	285294	351298	370654
6.2 Other Approved Securities	825	22	475	56	-519	-544
7 Bank Credit*	12369224	87954	-38942	477910	628510	1568713
7.1a Growth (per cent)		0.7	-0.4	4.0	6.1	14.5
7a.1 Food Credit	32345	-3584	16223	-22666	-1810	-45133
7a.2 Non-food credit	12336880	91538	-55165	500576	630320	1613846
7b.1 Loans, Cash credit and Overdrafts	12128276	89881	-31252	476939	590002	1533092
7b.2 Inland Bills - Purchased	34762	1293	-79	-1293	10987	4309
7b.3 Discounted	159962	1834	-4459	5750	18659	36538
7b.4 Foreign Bills - Purchased	18454	-1802	-1314	-703	1878	-626
7b.5 Discounted	27771	-3252	-1839	-2783	6984	-4600

*Bank credit growth and related variations for all fortnights since December 3, 2021 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).