

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 30, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	263210	18244	2975	37091	16771	69666
1.2 Borrowings from Banks	39667	-103	30892	-27533	29258	-29542
1.3 Other Demand and Time Liabilities	61850	787	9899	3326	22187	22190
2 Liabilities to Others						
2.1 Aggregate Deposits	19159901	591944	495858	1115987	1509862	2198730
2.1a Growth (Per cent)		3.2	3.0	6.2	9.8	13.0
2.1.1 Demand	2449123	288907	-21425	268692	301152	397801
2.1.2 Time	16710778	303037	517283	847295	1208710	1800928
2.2 Borrowings	475029	-30251	46884	29700	70881	153551
2.3 Other Demand and Time Liabilities	832925	29458	17413	43274	86746	174663
3. Borrowings from Reserve Bank	50867	17369	529	-114218	3855	-43961
4 Cash in Hand and Balances with Reserve Bank	985021	26256	132301	84851	156474	83357
4.1 Cash in hand	113854	7947	22021	23591	20650	5907
4.2 Balances with Reserve Bank	871167	18309	110280	61260	135824	77450
5 Assets with the Banking System						
5.1 Balances with Other Banks	199628	5048	37869	6206	65943	-2481
5.2 Money at Call and Short Notice	28266	5173	6771	3402	7518	14513
5.3 Advances to Banks	25756	1439	-4379	-15429	7078	-5667
5.4 Other Assets	81122	2252	14786	13992	27763	29723
6 Investments	5673323	29039	230853	258175	292247	713522
6.1a Growth (Per cent)		0.5	4.9	4.8	6.3	14.4
6.1 Government Securities	5672567	29099	230819	258245	292574	713569
6.2 Other Approved Securities	756	-60	34	-71	-327	-47
7 Bank Credit*	14391693	368194	491477	716458	1563905	2008901
7.1a Growth (Per cent)		2.6	4.1	5.2	14.5	16.2
7a.1 Food Credit	27906	-827	-17594	8001	-45761	-9510
7a.2 Non-food credit	14363787	369021	509071	708457	1609666	2018412
7b.1 Loans, Cash credit and Overdrafts	14128162	356772	486864	703255	1524176	1989962
7b.2 Inland Bills - Purchased	43747	2039	-2240	4312	2297	9931
7b.3 Discounted	174811	6807	4327	11901	42973	16273
7b.4 Foreign Bills - Purchased	19267	2346	2683	-278	290	-2574
7b.5 Discounted	25706	231	-157	-2733	-5831	-4690

*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).