

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 8, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	253485	7201	-7234	27366	16144	70149
1.2 Borrowings from Banks	188138	-10881	3435	120938	-932	146385
1.3 Other Demand and Time Liabilities	70300	2023	14917	11775	26389	25621
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	19382899 (19239081)	147094	591014	1338985 (1195167)	1481639	2326572 (2182754)
2.1a Growth (Per cent)		0.8	3.6	7.4 (6.6)	9.5	13.6 (12.8)
2.1.1 Demand	2194405	-12752	-104212	13974	214953	225870
2.1.2 Time	17188494	159846	695226	1325011	1266687	2100702
2.2 Borrowings	845917	27843	221425	400588	252619	349898
2.3 Other Demand and Time Liabilities	873331	-12377	37121	83680	61297	195361
<b>3. Borrowings from Reserve Bank</b>	<b>28186</b>	<b>2038</b>	<b>2038</b>	<b>-136898</b>	<b>3917</b>	<b>-68151</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1091830</b>	<b>-11676</b>	<b>118866</b>	<b>191660</b>	<b>160885</b>	<b>203601</b>
4.1 Cash in hand	99284	6139	23117	9021	13350	-9759
4.2 Balances with Reserve Bank	992546	-17815	95749	182639	147535	213360
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	185168	-33	8038	-8254	30435	12889
5.2 Money at Call and Short Notice	25575	4656	5716	711	5538	12877
5.3 Advances to Banks	48362	2072	8195	7178	20340	4365
5.4 Other Assets	92361	-2416	20666	25231	32532	35082
<b>6 Investments</b>	<b>5982861</b> <b>(5869995)</b>	<b>81273</b>	<b>373212</b>	<b>567713</b> <b>(454847)</b>	<b>392421</b>	<b>880702</b> <b>(767835)</b>
6.1a Growth (Per cent)		1.4	7.9	10.5 (8.4)	8.3	17.3 (15.0)
6.1 Government Securities	5982086	81273	373216	567765	393161	880692
6.2 Other Approved Securities	775	0	-4	-52	-739	10
<b>7 Bank Credit*</b>	<b>15038165</b> <b>(14443838)</b>	<b>120854</b>	<b>659972</b>	<b>1362930</b> <b>(768602)</b>	<b>1748493</b>	<b>2486880</b> <b>(1892552)</b>
7.1a Growth (Per cent)		0.8	5.6	10.0 (5.6)	16.2	19.8 (15.1)
7a.1 Food Credit	19071	-284	-26418	-834	-41146	-9521
7a.2 Non-food credit	15019094	121138	686390	1363765	1789639	2496401
7b.1 Loans, Cash credit and Overdrafts	14782208	119533	664823	1357302	1722008	2466048
7b.2 Inland Bills - Purchased	44673	711	-1572	5238	2524	10190
7b.3 Discounted	170730	1611	1683	7820	30729	14836
7b.4 Foreign Bills - Purchased	16714	-610	-2239	-2831	-2577	-204
7b.5 Discounted	23841	-392	-2722	-4598	-4191	-3991

\* 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).

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.