

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item   | Outstanding<br>as on Jun. 2,<br>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              | 249771                               | 6622           | -3129                 | 23652          | 12782          | 62330          |
| 1.2 Borrowings from Banks                            | 35807                                | -20653         | 7778                  | -31393         | 6020           | -10289         |
| 1.3 Other Demand and Time Liabilities                | 60118                                | 950            | 6519                  | 1594           | 18326          | 23837          |
| <b>2 Liabilities to Others</b>                       |                                      |                |                       |                |                |                |
| 2.1 Aggregate Deposits                               | 18702539                             | 326227         | 268325                | 658625         | 1420486        | 1968901        |
| 2.1a Growth (per cent)                               |                                      | 1.8            | 1.6                   | 3.7            | 9.3            | 11.8           |
| 2.1.1 Demand   | 2181960                              | 60968          | -88505                | 1529           | 253966         | 197718         |
| 2.1.2 Time   | 16520579                             | 265259         | 356830                | 657096         | 1166520        | 1771183        |
| 2.2 Borrowings                                       | 482517                               | 28928          | 103384                | 37188          | 135504         | 104539         |
| 2.3 Other Demand and Time Liabilities                | 819364                               | 22645          | 23308                 | 29713          | 74333          | 155208         |
| <b>3. Borrowings from Reserve Bank</b>               | <b>20815</b>                         | <b>-48947</b>  | <b>542</b>            | <b>-144270</b> | <b>4824</b>    | <b>-74027</b>  |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>966550</b>                        | <b>18775</b>   | <b>144784</b>         | <b>66380</b>   | <b>160860</b>  | <b>52404</b>   |
| 4.1 Cash in hand                                     | 114307                               | 18949          | 29175                 | 24044          | 26864          | -793           |
| 4.2 Balances with Reserve Bank                       | 852243                               | -174           | 115609                | 42336          | 133996         | 53197          |
| <b>5 Assets with the Banking System</b>              |                                      |                |                       |                |                |                |
| 5.1 Balances with Other Banks                        | 200065                               | 7940           | 30966                 | 6643           | 55672          | 4859           |
| 5.2 Money at Call and Short Notice                   | 26524                                | 3913           | 5914                  | 1660           | 5368           | 13628          |
| 5.3 Advances to Banks                                | 23742                                | -18930         | -10062                | -17443         | 10380          | -1998          |
| 5.4 Other Assets                                     | 76091                                | 1940           | 8039                  | 8961           | 19416          | 31438          |
| <b>6 Investments</b>                                 | <b>5607750</b>                       | <b>56422</b>   | <b>115671</b>         | <b>192602</b>  | <b>216346</b>  | <b>763131</b>  |
| 6.1a Growth (per cent)                               |                                      | 1.0            | 2.4                   | 3.6            | 4.7            | 15.8           |
| 6.1 Government Securities                            | 5606935                              | 56394          | 115716                | 192614         | 217038         | 763041         |
| 6.2 Other Approved Securities                        | 814                                  | 28             | -44                   | -12            | -692           | 90             |
| <b>7 Bank Credit*</b>                                | <b>14008597</b>                      | <b>114628</b>  | <b>251806</b>         | <b>333362</b>  | <b>1404449</b> | <b>1865477</b> |
| 7.1a Growth (per cent)                               |                                      | 0.8            | 2.1                   | 2.4            | 13.1           | 15.4           |
| 7a.1 Food Credit                                     | 36753                                | 404            | -6383                 | 16847          | -41348         | -11875         |
| 7a.2 Non-food credit                                 | 13971844                             | 114224         | 258189                | 316514         | 1445797        | 1877351        |
| 7b.1 Loans, Cash credit and Overdrafts               | 13751507                             | 114762         | 256114                | 326600         | 1368083        | 1844056        |
| 7b.2 Inland Bills – Purchased                        | 42823                                | -39            | -1445                 | 3388           | 5697           | 8213           |
| 7b.3 Discounted                                      | 170703                               | -222           | -354                  | 7793           | 34199          | 16845          |
| 7b.4 Foreign Bills – Purchased                       | 17633                                | -384           | 363                   | -1911          | 2114           | -1887          |
| 7b.5 Discounted                                      | 25931                                | 511            | -2872                 | -2508          | -5644          | -1750          |

\*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).