

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Sep. 9, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	179905	-8862	-28675	-10665	-51971	12713
1.2 Borrowings from Banks	45135	178	1805	6817	-5217	2450
1.3 Other Demand and Time Liabilities	44763	241	446	15001	2444	26474
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	17056306	62451	461175	590993	1327402	1481618
2.1a Growth (per cent)		0.4	3.1	3.6	9.3	9.5
2.1.1 Demand	1969123	-53877	-107610	-103624	240685	215540
2.1.2 Time	15087184	116327	568786	694617	1086717	1266078
2.2 Borrowings	495795	26285	-625	221200	-15157	252395
2.3 Other Demand and Time Liabilities	678132	15337	-39935	37284	68221	61459
<b>3. Borrowings from Reserve Bank</b>	<b>96337</b>	<b>-1971</b>	<b>2145</b>	<b>2038</b>	<b>-146597</b>	<b>3917</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>888220</b>	<b>15578</b>	<b>93904</b>	<b>118857</b>	<b>206751</b>	<b>160876</b>
4.1 Cash in hand	109034	506	4945	23108	9687	13341
4.2 Balances with Reserve Bank	779186	15073	88959	95749	197065	147535
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	172255	-9477	-1451	8014	-8077	30411
5.2 Money at Call and Short Notice	12698	-1187	-3494	5716	-4674	5538
5.3 Advances to Banks	43997	2169	6894	8195	-1250	20340
5.4 Other Assets	57282	2264	-2083	20669	-9442	32536
<b>6 Investments</b>	<b>5102160</b>	<b>34901</b>	<b>247213</b>	<b>373212</b>	<b>308193</b>	<b>392421</b>
6.1a Growth (per cent)		0.7	5.5	7.9	7.0	8.3
6.1 Government Securities	5101395	34926	246602	373216	308713	393161
6.2 Other Approved Securities	765	-25	611	-4	-520	-739
<b>7 Bank Credit*</b>	<b>12551085</b>	<b>92427</b>	<b>-36804</b>	<b>659771</b>	<b>685775</b>	<b>1748292</b>
7.1a Growth (per cent)		0.7	-0.3	5.5	6.7	16.2
7a.1 Food Credit	28592	831	8484	-26418	5884	-41146
7a.2 Non-food credit	12522493	91596	-45288	686189	679891	1789439
7b.1 Loans, Cash credit and Overdrafts	12315957	94960	-32427	664620	636642	1721805
7b.2 Inland Bills - Purchased	34483	266	1428	-1572	12198	2523
7b.3 Discounted	155895	-1077	-2718	1684	29480	30730
7b.4 Foreign Bills - Purchased	16918	-43	-899	-2239	2716	-2576
7b.5 Discounted	27833	-1679	-2188	-2721	4740	-4190

\*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).