

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Dec. 2, 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	204511	6828	-16212	13942	-26452	24857
1.2 Borrowings from Banks	67361	7643	6211	29043	3222	20269
1.3 Other Demand and Time Liabilities	52280	-437	4303	22518	4904	30133
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	17524172	226819	838654	1058859	1369080	1572006
2.1a Growth (per cent)		1.3	5.5	6.4	9.4	9.9
2.1.1 Demand	2089273	38409	6941	16527	276042	221140
2.1.2 Time	15434899	188410	831713	1042332	1093037	1350866
2.2 Borrowings	440857	-34004	17849	166263	9237	178984
2.3 Other Demand and Time Liabilities	722180	12408	-38414	81332	15777	103987
<b>3. Borrowings from Reserve Bank</b>	<b>95307</b>	<b>-2227</b>	<b>3667</b>	<b>1007</b>	<b>16844</b>	<b>1365</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>927829</b>	<b>818</b>	<b>147350</b>	<b>158467</b>	<b>218597</b>	<b>147039</b>
4.1 Cash in hand	120932	8491	5448	35006	10753	24736
4.2 Balances with Reserve Bank	806898	-7673	141902	123461	207844	122303
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	205174	10129	16809	40934	6399	45071
5.2 Money at Call and Short Notice	11929	-4913	1381	4947	4409	-106
5.3 Advances to Banks	46487	1359	7316	10685	2475	22407
5.4 Other Assets	59341	546	2235	22728	79	30277
<b>6 Investments</b>	<b>5121213</b>	<b>34600</b>	<b>214498</b>	<b>392265</b>	<b>188015</b>	<b>444189</b>
6.1a Growth (per cent)		0.7	4.8	8.3	4.2	9.5
6.1 Government Securities	5120395	34605	214035	392217	188103	444729
6.2 Other Approved Securities	817	-5	463	48	-88	-539
<b>7 Bank Credit*</b>	<b>13106653</b>	<b>158840</b>	<b>311695</b>	<b>1215339</b>	<b>760585</b>	<b>1947671</b>
7.1a Growth (per cent)		1.2	2.9	10.2	7.3	17.5
7a.1 Food Credit	51619	-621	25183	-3391	-9475	-34818
7a.2 Non-food credit	13055034	159461	286512	1218730	770061	1982489
7b.1 Loans, Cash credit and Overdrafts	12873995	154994	312769	1222658	717516	1926957
7b.2 Inland Bills - Purchased	34460	451	1456	-1595	9000	2472
7b.3 Discounted	154335	2601	945	123	29214	25506
7b.4 Foreign Bills - Purchased	16418	463	-1158	-2739	2131	-2817
7b.5 Discounted	27445	332	-2318	-3109	2724	-4447

\*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).