

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 10, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	213131	4650	-13321	22561	-9826	30585
1.2 Borrowings from Banks	75571	12872	16128	37253	15617	18563
1.3 Other Demand and Time Liabilities	56547	1535	6407	26786	7127	32297
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	17773801	54373	1014621	1308488	1346788	1645668
2.1a Growth (per cent)		0.3	6.7	7.9	9.1	10.2
2.1.1 Demand	2091828	-64920	32983	19081	263177	197652
2.1.2 Time	15681973	119292	981638	1289407	1083611	1448015
2.2 Borrowings	463282	3513	23057	188688	23598	196200
2.3 Other Demand and Time Liabilities	774595	42895	-34900	133747	2598	152888
<b>3. Borrowings from Reserve Bank</b>	<b>145180</b>	<b>23558</b>	<b>4885</b>	<b>50880</b>	<b>10540</b>	<b>50020</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>911213</b>	<b>-12791</b>	<b>99365</b>	<b>141851</b>	<b>182518</b>	<b>178408</b>
4.1 Cash in hand	105816	-4615	-3909	19890	1356	18977
4.2 Balances with Reserve Bank	805398	-8175	103274	121960	181163	159431
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	191892	1820	29137	27651	33911	19460
5.2 Money at Call and Short Notice	12085	-9626	-3087	5103	-4742	4518
5.3 Advances to Banks	41685	1099	14373	5883	13194	10547
5.4 Other Assets	65403	2946	5074	28790	7885	33500
<b>6 Investments</b>	<b>5267472</b>	<b>72852</b>	<b>208386</b>	<b>538525</b>	<b>201334</b>	<b>596561</b>
6.1a Growth (per cent)		1.4	4.7	11.4	4.5	12.8
6.1 Government Securities	5266624	72857	208055	538446	201509	596937
6.2 Other Approved Securities	848	-5	330	79	-176	-376
<b>7 Bank Credit*</b>	<b>13417468</b>	<b>79932</b>	<b>714475</b>	<b>1526154</b>	<b>960784</b>	<b>1855705</b>
7.1a Growth (per cent)		0.6	6.6	12.8	9.1	16.1
7a.1 Food Credit	44296	-5869	16726	-10714	2693	-33684
7a.2 Non-food credit	13373172	85801	697749	1536868	958091	1889389
7b.1 Loans, Cash credit and Overdrafts	13180978	74458	704259	1529641	919596	1842450
7b.2 Inland Bills – Purchased	35767	1401	3772	-288	9905	1464
7b.3 Discounted	154180	2605	13507	-31	30566	12790
7b.4 Foreign Bills – Purchased	18242	1100	-1079	-915	2696	-1073
7b.5 Discounted	28301	368	-5985	-2253	-1980	75

\*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).