

## 4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Jun. 3, 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	187412	-4125	-21207	-3158	-74970	12753
1.2 Borrowings from Banks	46099	-8532	-805	7782	-17713	6024
1.3 Other Demand and Time Liabilities	36299	1346	111	6537	2234	18345
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	16733259	158985	199640	267946	1357629	1420107
2.1a Growth (Per cent)		1.0	1.3	1.6	9.7	9.3
2.1.1 Demand	1984457	-1311	-130917	-88290	254426	254181
2.1.2 Time	14748802	160296	330557	356236	1103203	1165926
2.2 Borrowings	377883	-15887	-1550	103289	-44793	135408
2.3 Other Demand and Time Liabilities	680093	42735	-66785	39245	50545	90271
<b>3. Borrowings from Reserve Bank</b>	<b>94842</b>	<b>-434</b>	<b>-257</b>	<b>542</b>	<b>-201102</b>	<b>4824</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>914146</b>	<b>8120</b>	<b>119846</b>	<b>144783</b>	<b>223201</b>	<b>160860</b>
4.1 Cash in hand	115100	19368	-2511	29174	3678	26863
4.2 Balances with Reserve Bank	799046	-11249	122357	115609	219522	133996
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	197247	-5350	-3759	33007	-26039	57712
5.2 Money at Call and Short Notice	12896	251	-3126	5914	-12575	5368
5.3 Advances to Banks	25741	-2809	-1404	-10061	-8683	10381
5.4 Other Assets	44653	952	-1594	8040	-25455	19417
<b>6 Investments</b>	<b>4844619</b>	<b>73804</b>	<b>165747</b>	<b>115672</b>	<b>475576</b>	<b>216346</b>
6.1a Growth (Per cent)		1.5	3.7	2.4	11.5	4.7
6.1 Government Securities	4843895	73864	165225	115716	475826	217038
6.2 Other Approved Securities	724	-60	522	-44	-250	-692
<b>7 Bank Credit*</b>	<b>12140963</b>	<b>102843</b>	<b>-105588</b>	<b>249649</b>	<b>589352</b>	<b>1402291</b>
7.1a Growth (Per cent)		0.9	-1.0	2.1	5.7	13.1
7a.1 Food Credit	48628	-4626	28722	-6383	4293	-41348
7a.2 Non-food credit	12092335	107469	-134309	256032	585058	1443639
7b.1 Loans, Cash credit and Overdrafts	11907461	104000	-91873	256124	577204	1368093
7b.2 Inland Bills - Purchased	33738	-507	-1618	-2316	7014	4826
7b.3 Discounted	153339	2604	-8224	-872	-8035	33681
7b.4 Foreign Bills - Purchased	18743	-2535	-2988	-414	2942	1337
7b.5 Discounted	27681	-718	-884	-2873	10226	-5645

\*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).