

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	Nov. 3, 2023			2022-23	2023-24	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	242365	2074	6715	16246	-8675	45081
1.2 Borrowings from Banks	195365	-5584	13013	1281166	-2466	144035
1.3 Other Demand and Time Liabilities	73120	1479	23234	14596	32000	20124
2 Liabilities to Others						
2.1 Aggregate Deposits	19712355 (19580495)	199259	901011	1668441 (1536581)	1319572	2346031 (2214171)
2.1a Growth (Per cent)		1.0	5.5	9.2 (8.5)	8.2	13.5 (12.7)
2.1.1 Demand	2288739	36873	-16188	108308	83438	232180
2.1.2 Time	17423616	162385	917198	1560133	1236133	2113851
2.2 Borrowings	832968	3319	213155	387638	230172	345218
2.3 Other Demand and Time Liabilities	878139	-22719	72280	88488	77607	165011
3. Borrowings from Reserve Bank	63816	-79990	558	-101269	-2129	-31041
4 Cash in Hand and Balances with Reserve Bank	1028942	20284	149021	128772	150149	110558
4.1 Cash in hand	94706	3904	30912	4443	18739	-22132
4.2 Balances with Reserve Bank	934236	16380	118109	124329	131410	132691
5 Assets with the Banking System						
5.1 Balances with Other Banks	188428	-1298	25229	-4994	5880	-1041
5.2 Money at Call and Short Notice	30635	7341	4914	5770	-3783	18738
5.3 Advances to Banks	51755	1678	9928	10571	21563	6025
5.4 Other Assets	94018	855	21716	26888	31530	35689
6 Investments	6112343 (6004789)	49832	352730	697195 (589641)	395162	1030666 (923112)
6.1a Growth (Per cent)		0.8	7.5	12.9 (10.9)	8.4	20.3 (18.2)
6.1 Government Securities	6111627	49811	352671	697305	395625	1030777
6.2 Other Approved Securities	717	21	59	-110	-463	-112
7 Bank Credit*	15565673 (14981579)	126579	1034918	1890438 (1306343)	1876968	2639440 (2055346)
7.1a Growth (Per cent)		0.8	8.7	13.8 (9.6)	17.0	20.4 (15.9)
7a.1 Food Credit	22803	2962	-16631	2898	-38487	-15576
7a.2 Non-food credit	15542870	123616	1051550	1887540	1915455	2655016
7b.1 Loans, Cash credit and Overdrafts	15295042	124333	1039545	1870136	1858403	2604160
7b.2 Inland Bills - Purchased	47250	584	-850	7815	2404	12044
7b.3 Discounted	184893	2452	829	21982	23214	29852
7b.4 Foreign Bills - Purchased	15690	-503	-1944	-3855	-2136	-1523
7b.5 Discounted	22799	-287	-2663	-5641	-4918	-5093

* 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).

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.