

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 11, 2023		Variation over			
			Fortnight	Financial year so far		Year-on-Year
	1	2		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	254214	7349	-3077	28095	13370	66721
1.2 Borrowings from Banks	189512	-3757	9728	122313	8589	141467
1.3 Other Demand and Time Liabilities	66123	1324	12880	7599	23820	23481
2 Liabilities to Others						
2.1 Aggregate Deposits	19236395 (19087913)	69142	483365	1192481 (1043999)	1376378	2287717 (2139235)
2.1a Growth (Per cent)		0.4	2.9	6.6 (5.8)	8.8	13.5 (12.6)
2.1.1 Demand	2180551	-77421	-96937	120	179061	204741
2.1.2 Time	17055844	146563	580302	1192361	1197317	2082976
2.2 Borrowings	797380	13038	202716	352051	237621	320070
2.3 Other Demand and Time Liabilities	857469	36696	17352	67818	93736	199269
3. Borrowings from Reserve Bank	30407	-14621	2761	-134678	5310	-66653
4 Cash in Hand and Balances with Reserve Bank	1019456	23253	150065	119286	152388	100028
4.1 Cash in hand	107416	10493	23655	17154	15021	-2164
4.2 Balances with Reserve Bank	912040	12761	126411	102133	137366	102192
5 Assets with the Banking System						
5.1 Balances with Other Banks	193829	2478	11302	407	33098	18287
5.2 Money at Call and Short Notice	23237	126	4103	-1628	3597	12152
5.3 Advances to Banks	30628	2866	4812	-10556	16090	-9986
5.4 Other Assets	88833	2786	17659	21703	29611	34561
6 Investments	5914717 (5802054)	75357	343533	499569 (386906)	458873	842236 (729574)
6.1a Growth (Per cent)		1.3	7.3	9.2 (7.1)	9.9	16.6 (14.4)
6.1 Government Securities	5913964	75357	343526	499642	459643	842259
6.2 Other Approved Securities	753	0	7	-73	-770	-23
7 Bank Credit*	14875630 (14272334)	73532	534404	1200395 (597098)	1646867	2449912 (1846615)
7.1a Growth (Per cent)		0.5	4.5	8.8 (4.4)	15.3	19.7 (14.9)
7a.1 Food Credit	19930	-906	-22914	24	-39915	-12167
7a.2 Non-food credit	14855700	74438	557318	1200370	1686782	2462079
7b.1 Loans, Cash credit and Overdrafts	14617080	73964	536162	1192173	1613428	2429581
7b.2 Inland Bills - Purchased	43654	93	-1323	4219	3536	8922
7b.3 Discounted	172112	163	1535	9201	31592	16365
7b.4 Foreign Bills - Purchased	17973	-554	-1794	-1571	-1469	611
7b.5 Discounted	24812	-133	-177	-3628	-220	-5566

* 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.