

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 5, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	243102	1180	3445	16983	19484	49087
1.2 Borrowings from Banks	37510	-219	5714	-29689	-24151	-6521
1.3 Other Demand and Time Liabilities	59737	1256	3171	1213	14308	26805
2 Liabilities to Others						
2.1 Aggregate Deposits	18435082	123278	230548	391168	1478893	1739221
2.1a Growth (per cent)		0.7	1.4	2.2	9.7	10.4
2.1.1 Demand	2177922	39566	-55252	-2509	297705	160427
2.1.2 Time	16257160	83712	285800	393677	1181188	1578794
2.2 Borrowings	480874	22358	9132	35545	44838	197148
2.3 Other Demand and Time Liabilities	829901	89018	-8433	40250	54337	197486
3. Borrowings from Reserve Bank	41931	5381	33	-123153	4740	-52400
4 Cash in Hand and Balances with Reserve Bank	935717	269	35206	35547	156797	131148
4.1 Cash in hand	97961	725	12263	7698	7450	-229
4.2 Balances with Reserve Bank	837756	-456	22943	27849	149347	131377
5 Assets with the Banking System						
5.1 Balances with Other Banks	198624	1951	17608	5202	14233	16776
5.2 Money at Call and Short Notice	26728	5328	18932	1864	15121	814
5.3 Advances to Banks	39252	276	-1327	-1932	18843	4777
5.4 Other Assets	71479	2235	5546	4349	17143	29320
6 Investments	5519456	73971	102977	104308	260209	687532
6.1a Growth (per cent)		1.4	2.2	1.9	5.7	14.2
6.1 Government Securities	5518650	73971	102837	104328	260539	687634
6.2 Other Approved Securities	807	0	140	-20	-329	-102
7 Bank Credit*	13904993	45598	149405	229757	1274646	1864273
7.1a Growth (per cent)		0.3	1.3	1.7	11.8	15.5
7a.1 Food Credit	33185	11893	477	13279	-29607	-22302
7a.2 Non-food credit	13871808	33706	148928	216478	1304253	1886576
7b.1 Loans, Cash credit and Overdrafts	13646223	44668	151162	221316	1239806	1843724
7b.2 Inland Bills – Purchased	42275	308	-887	2841	5471	7108
7b.3 Discounted	167776	402	-3602	4866	28635	17167
7b.4 Foreign Bills – Purchased	19293	555	2379	-251	2985	-2243
7b.5 Discounted	29425	-334	354	986	-2250	-1483

*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).