

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Aug. 12, 2022		Variation over			
			Fortnight	Financial year so far		Year-on-Year
				2021-22	2022-23	2021
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	187502	986	-21743	-3068	-47416	13379
1.2 Borrowings from Banks	48049	3677	-1424	9732	-15165	8593
1.3 Other Demand and Time Liabilities	42660	235	979	12898	3103	23838
2 Liabilities to Others						
2.1 Aggregate Deposits	16949341	-22973	458787	484028	1491790	1377041
2.1a Growth (per cent)		-0.1	3.0	2.9	10.6	8.8
2.1.1 Demand	1975864	-66171	-64444	-96883	333181	179116
2.1.2 Time	14973477	43199	523232	580910	1158608	1197925
2.2 Borrowings	403858	50258	-4335	129264	-26768	164169
2.3 Other Demand and Time Liabilities	653350	-14012	-92143	12501	31422	88886
3. Borrowings from Reserve Bank	97060	2673	1476	2761	-161606	5310
4 Cash in Hand and Balances with Reserve Bank	919224	-23695	133600	149862	242669	152184
4.1 Cash in hand	109377	914	3811	23451	6658	14818
4.2 Balances with Reserve Bank	809848	-24609	129789	126411	236011	137366
5 Assets with the Banking System						
5.1 Balances with Other Banks	175535	-4716	-850	11294	-12038	33090
5.2 Money at Call and Short Notice	11085	-1371	-3166	4103	-5222	3597
5.3 Advances to Banks	40614	3549	7760	4813	1485	16090
5.4 Other Assets	53955	-36	-2168	17342	-12813	29293
6 Investments	5072478	58181	151081	343531	298441	458871
6.1a Growth (per cent)		1.2	3.4	7.3	6.9	9.9
6.1 Government Securities	5071702	58230	150430	343523	298348	459641
6.2 Other Approved Securities	776	-49	652	7	93	-770
7 Bank Credit*	12430525	61175	-60675	539210	669332	1651673
7.1a Growth (per cent)		0.5	-0.6	4.5	6.5	15.3
7a.1 Food Credit	32097	-247	10758	-22914	-1070	-39915
7a.2 Non-food credit	12398428	61422	-71433	562124	670402	1691588
7b.1 Loans, Cash credit and Overdrafts	12192292	65880	-52437	540955	629783	1618221
7b.2 Inland Bills - Purchased	34732	-13	664	-1323	11723	3537
7b.3 Discounted	155747	-4215	-3728	1536	21541	31592
7b.4 Foreign Bills - Purchased	17376	-1077	-1562	-1781	1928	-1456
7b.5 Discounted	30378	599	-3612	-177	4358	-220

*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).