

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 13, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	208550	-9912	-12550	17981	-16222	25235
1.2 Borrowings from Banks	47418	-3866	2678	9101	-1493	3860
1.3 Other Demand and Time Liabilities	54570	-1977	5908	24809	6724	30819
2 Liabilities to Others						
2.1 Aggregate Deposits	17674372	-59412	869467	1209058	1357589	1691393
2.1a Growth (per cent)		-0.3	5.8	7.3	9.3	10.6
2.1.1 Demand	2075219	-126532	-32843	2472	254530	246870
2.1.2 Time	15599153	67120	902310	1206586	1103059	1444523
2.2 Borrowings	472464	32021	31712	197870	32027	196727
2.3 Other Demand and Time Liabilities	686950	-65688	-80494	46102	11077	110836
3. Borrowings from Reserve Bank	95937	-31535	4457	1638	17539	1205
4 Cash in Hand and Balances with Reserve Bank	907122	-33105	137124	137759	203518	136557
4.1 Cash in hand	106218	7603	-3288	20292	4031	18758
4.2 Balances with Reserve Bank	800904	-40708	140412	117467	199487	117799
5 Assets with the Banking System						
5.1 Balances with Other Banks	184760	-5539	11958	20519	11513	29508
5.2 Money at Call and Short Notice	20135	1291	3473	13153	4727	6007
5.3 Advances to Banks	44106	-1768	16334	8305	16799	11009
5.4 Other Assets	61214	-1297	3965	24601	4853	30420
6 Investments	5200471	104427	163258	471524	203752	574687
6.1a Growth (per cent)		2.0	3.7	10.0	4.6	12.4
6.1 Government Securities	5199618	104428	163016	471440	204289	574971
6.2 Other Approved Securities	853	-1	243	84	-537	-284
7 Bank Credit*	13281377	-24477	551790	1390063	857584	1882299
7.1a Growth (per cent)		-0.2	5.1	11.7	8.1	16.5
7a.1 Food Credit	52654	-1318	24427	-2356	-1269	-33027
7a.2 Non-food credit	13228723	-23159	527363	1392419	858853	1915326
7b.1 Loans, Cash credit and Overdrafts	13046828	-20499	547394	1395491	816456	1865164
7b.2 Inland Bills – Purchased	34578	-732	3430	-1477	11164	617
7b.3 Discounted	154121	-2833	8358	-90	30756	17880
7b.4 Foreign Bills – Purchased	17971	-756	-1589	-1186	1021	-834
7b.5 Discounted	27879	344	-5804	-2675	-1813	-528

*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).