

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 6, 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	233687	-5260	1211	7568	25565	41906
1.2 Borrowings from Banks	199277	4157	22685	132077	14165	138274
1.3 Other Demand and Time Liabilities	72143	1583	20553	13619	26724	21828
2 Liabilities to Others						
2.1 Aggregate Deposits	19607329 (19468217)	326664	798344	1563416 (1424303)	1507791	2343672 (2204560)
2.1a Growth (Per cent)		1.7	4.8	8.7 (7.9)	9.6	13.6 (12.8)
2.1.1 Demand	2286057	81466	-28018	105627	260040	241329
2.1.2 Time	17321272	245198	826362	1457789	1247751	2102343
2.2 Borrowings	842188	2562	232657	396859	253850	334937
2.3 Other Demand and Time Liabilities	941907	64668	53033	152256	118103	248027
3. Borrowings from Reserve Bank	68932	-119016	1585	-96153	1485	-26952
4 Cash in Hand and Balances with Reserve Bank	1054682	1195	126057	154512	158441	159262
4.1 Cash in hand	94070	-72	24604	3807	11096	-16460
4.2 Balances with Reserve Bank	960612	1267	101453	150705	147345	175722
5 Assets with the Banking System						
5.1 Balances with Other Banks	184968	3218	38197	-8455	45867	-17470
5.2 Money at Call and Short Notice	30585	7957	5583	5721	12	18020
5.3 Advances to Banks	51230	4429	6522	10046	18096	8907
5.4 Other Assets	89854	-3661	18173	22724	29323	35067
6 Investments	6061011 (5949848)	79654	375425	645863 (534700)	412644	956638 (845476)
6.1a Growth (Per cent)		1.3	7.9	11.9 (9.9)	8.8	18.7 (16.6)
6.1 Government Securities	6060315	79654	375360	645993	412893	956776
6.2 Other Approved Securities	696	0	65	-130	-249	-138
7 Bank Credit*	15342741 (14753822)	191427	967492	1667506 (1078587)	1955417	2483935 (1895017)
7.1a Growth (Per cent)		1.3	8.1	12.2 (7.9)	17.9	19.3 (14.7)
7a.1 Food Credit	19279	414	-34377	-626	-41775	-1354
7a.2 Non-food credit	15323461	191012	1001869	1668132	1997192	2485289
7b.1 Loans, Cash credit and Overdrafts	15071699	180171	965513	1646793	1928141	2454849
7b.2 Inland Bills - Purchased	49444	4458	1830	10010	4198	11559
7b.3 Discounted	181644	6798	3745	18734	30451	23688
7b.4 Foreign Bills - Purchased	16293	-207	-906	-3252	-2090	-1958
7b.5 Discounted	23661	207	-2690	-4779	-5283	-4204

* 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.