

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 7, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	245324	19205	8992	19205	8967	45762
1.2 Borrowings from Banks	40227	-26972	-981	-26972	-10449	2890
1.3 Other Demand and Time Liabilities	58082	-442	341	-442	12118	27979
2 Liabilities to Others						
2.1 Aggregate Deposits	18450493	406579	275952	406579	1529802	1709228
2.1a Growth (per cent)		2.3	1.7	2.3	10.1	10.2
2.1.1 Demand	2212993	32563	-45488	32563	284384	185735
2.1.2 Time	16237499	374016	321440	374016	1245418	1523493
2.2 Borrowings	501067	55738	5110	55738	36707	221363
2.3 Other Demand and Time Liabilities	790176	525	-21375	525	52019	170703
3. Borrowings from Reserve Bank	74997	-90087	-18	-90087	4631	-19284
4 Cash in Hand and Balances with Reserve Bank	908470	8300	100754	8300	247922	38353
4.1 Cash in hand	103977	13714	110663	13714	110046	-92612
4.2 Balances with Reserve Bank	804493	-5414	-9909	-5414	137876	130965
5 Assets with the Banking System						
5.1 Balances with Other Banks	194221	798	1669	798	19592	28311
5.2 Money at Call and Short Notice	38657	13793	3999	13793	2278	27676
5.3 Advances to Banks	44907	3723	1047	3723	20396	8059
5.4 Other Assets	67573	444	1405	444	10817	29555
6 Investments	5523948	108800	27679	108800	207317	767321
6.1a Growth (per cent)		2.0	0.6	2.0	4.6	16.1
6.1 Government Securities	5523174	108852	27610	108852	207614	767385
6.2 Other Approved Securities	774	-52	69	-52	-298	-64
7 Bank Credit*	13845677	170442	74559	170442	1181376	1879804
7.1a Growth (per cent)		1.2	0.6	1.2	11.0	15.7
7a.1 Food Credit	20963	1058	-15176	1058	-9865	-18872
7a.2 Non-food credit	13824714	169384	89735	169384	1191240	1898675
7b.1 Loans, Cash credit and Overdrafts	13589779	164873	68069	164873	1149840	1870373
7b.2 Inland Bills – Purchased	41854	2420	393	2420	5707	5406
7b.3 Discounted	166779	3869	-526	3869	23992	13094
7b.4 Foreign Bills – Purchased	20761	1217	2885	1217	1929	-1280
7b.5 Discounted	26503	-1936	3738	-1936	-93	-7789

*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).