

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 14, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
		1	2	3	4	5
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	245853	-11759	-4342	19734	-972	59626
1.2 Borrowings from Banks	162153	122414	23088	94954	18973	100747
1.3 Other Demand and Time Liabilities	63689	2184	11354	5164	23306	22573
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	19030038 (18876043)	-124565 (-278560)	344688	986124 (832129)	1295694	2220037 (2066042)
2.1a Growth (Per cent)		-0.7 (-1.5)	2.1	5.5 (4.6)	8.4	13.2 (12.3)
2.1.1 Demand	2180691	-266780	-116898	260	107664	224842
2.1.2 Time	16849347	142215	461586	985864	1188029	1995194
2.2 Borrowings	821950	346945	56741	376620	81568	490614
2.3 Other Demand and Time Liabilities	913390	85742	-5776	123738	92820	278318
<b>3. Borrowings from Reserve Bank</b>	<b>21447</b>	<b>-29420</b>	<b>1038</b>	<b>-143638</b>	<b>3735</b>	<b>-73890</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>970391</b>	<b>-14630</b>	<b>124596</b>	<b>70221</b>	<b>142391</b>	<b>76432</b>
4.1 Cash in hand	103498	-10356	12559	13236	6935	5013
4.2 Balances with Reserve Bank	866893	-4274	112037	56985	135456	71419
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	193734	-5277	21705	311	43204	7788
5.2 Money at Call and Short Notice	27443	-2316	8579	2579	7176	11882
5.3 Advances to Banks	29335	3034	-716	-11850	12005	-5751
5.4 Other Assets	80351	-526	16295	13221	29305	27442
<b>6 Investments</b>	<b>5817886</b>	<b>147265</b>	<b>261508</b>	<b>402738</b>	<b>332414</b>	<b>827430</b>
	<b>(5705417)</b>	<b>(34797)</b>		<b>(290269)</b>		<b>(714962)</b>
6.1a Growth (Per cent)		2.6 (0.6)	5.5	7.4 (5.4)	7.1	16.6 (14.3)
6.1 Government Securities	5817131	147266	261474	402809	332811	827478
6.2 Other Approved Securities	755	-1	34	-72	-396	-48
<b>7 Bank Credit*</b>	<b>14764404</b>	<b>372709</b>	<b>389671</b>	<b>1089168</b>	<b>1512175</b>	<b>2483419</b>
	<b>(14044069)</b>	<b>(-347626)</b>		<b>(368834)</b>		<b>(1763084)</b>
7.1a Growth (Per cent)		2.6 (-2.4)	3.3	8.0 (2.7)	14.0	20.2 (14.4)
7a.1 Food Credit	24304	-3603	-19082	4398	-49742	-11625
7a.2 Non-food credit	14740100	376311	408753	1084770	1561918	2495044
7b.1 Loans, Cash credit and Overdrafts	14508448	379550	386773	1083541	1471955	2470338
7b.2 Inland Bills - Purchased	43756	9	-2587	4321	3019	10288
7b.3 Discounted	168399	-5636	3916	5489	39150	10271
7b.4 Foreign Bills - Purchased	18575	-689	1099	-970	797	-1681
7b.5 Discounted	25226	-525	469	-3213	-2745	-5797

\* 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.