

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Oct. 7, 2022	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2021	2022
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	191698	5994	-29650	1128	-44267	25481
1.2 Borrowings from Banks	60998	3694	5958	22680	-3474	14160
1.3 Other Demand and Time Liabilities	50365	3409	5748	20603	8152	26773
2 Liabilities to Others						
2.1 Aggregate Deposits	17272942	240947	642354	807629	1453919	1517076
2.1a Growth (per cent)		1.4	4.3	4.9	10.2	9.6
2.1.1 Demand	2044691	63500	-76504	-28056	314710	260002
2.1.2 Time	15228251	177447	718858	835685	1139209	1257074
2.2 Borrowings	507257	-24621	9376	232663	-1844	253856
2.3 Other Demand and Time Liabilities	691820	57	-80829	50972	56016	116042
3. Borrowings from Reserve Bank	95884	-8081	4125	1585	-23067	1485
4 Cash in Hand and Balances with Reserve Bank	895420	18081	103539	126057	214869	158441
4.1 Cash in hand	110530	362	8686	24604	16821	11096
4.2 Balances with Reserve Bank	784890	17719	94852	101453	198048	147345
5 Assets with the Banking System						
5.1 Balances with Other Banks	204816	17229	13276	40575	5437	48246
5.2 Money at Call and Short Notice	12565	-1011	1900	5583	1428	12
5.3 Advances to Banks	42323	794	7464	6521	2420	18095
5.4 Other Assets	54786	-305	-1366	18173	-5725	29323
6 Investments	5104372	28750	229203	375425	230618	412644
6.1a Growth (per cent)		0.6	5.1	7.9	5.2	8.8
6.1 Government Securities	5103538	28720	229014	375360	230906	412893
6.2 Other Approved Securities	834	30	189	65	-287	-249
7 Bank Credit*	12860089	230214	65458	968775	671472	1956700
7.1a Growth (per cent)		1.8	0.6	8.1	6.5	17.9
7a.1 Food Credit	20633	-1155	1154	-34377	-985	-41775
7a.2 Non-food credit	12839456	231369	64304	1003152	672457	1998475
7b.1 Loans, Cash credit and Overdrafts	12618133	224712	63797	966796	624285	1929423
7b.2 Inland Bills - Purchased	37885	2048	3155	1830	12084	4198
7b.3 Discounted	157956	2105	-378	3744	28712	30451
7b.4 Foreign Bills - Purchased	18252	1369	-53	-905	2155	-2089
7b.5 Discounted	27864	-20	-1063	-2690	4236	-5283

*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).