

4. Scheduled Commercial Banks - Business in India

(₹Crore)

<i>Item</i>	Outstanding as on Apr. 8, 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	199477	8907	-5271	8907	-52610	8882
1.2 Borrowings from Banks	37334	-984	6905	-984	-16880	-10451
1.3 Other Demand and Time Liabilities	30053	291	141	291	2600	12069
2 Liabilities to Others						
2.1 Aggregate Deposits	16742309	276996	97951	276996	1496873	1530846
2.1a Growth (Per cent)		1.7	0.6	1.7	10.9	10.1
2.1.1 Demand	2024707	-48039	-118318	-48039	266689	281833
2.1.2 Time	14717602	325035	216269	325035	1230184	1249012
2.2 Borrowings	282799	8205	-1028	8205	-55687	39802
2.3 Other Demand and Time Liabilities	626557	-14292	-89153	-14292	3943	59102
3. Borrowings from Reserve Bank	94281	-18	-625	-18	-166280	4631
4 Cash in Hand and Balances with Reserve Bank	760257	-9106	-11246	-9106	133631	138063
4.1 Cash in hand	86729	803	-4205	803	-400	187
4.2 Balances with Reserve Bank	673528	-9909	-7041	-9909	134031	137876
5 Assets with the Banking System						
5.1 Balances with Other Banks	167169	2928	3023	2928	-15080	20852
5.2 Money at Call and Short Notice	10981	3999	-1950	3999	-11994	2278
5.3 Advances to Banks	36197	395	-311	395	-8648	19745
5.4 Other Assets	38021	1408	371	1408	-29000	10820
6 Investments	4756690	27743	86784	27743	590156	207380
6.1a Growth (Per cent)		0.6	1.9	0.6	14.9	4.6
6.1 Government Securities	4755847	27668	86542	27668	590176	207673
6.2 Other Approved Securities	844	75	242	75	-20	-293
7 Bank Credit*	11988023	96708	-61043	96708	550562	1203525
7.1a Growth (Per cent)		0.8	-0.6	0.8	5.3	11.2
7a.1 Food Credit	39835	-15176	-11555	-15176	-4374	-9864
7a.2 Non-food credit	11948188	111884	-49488	111884	554936	1213390
7b.1 Loans, Cash credit and Overdrafts	11738395	87059	-62957	87059	549298	1168830
7b.2 Inland Bills - Purchased	36448	393	210	393	6262	5707
7b.3 Discounted	156846	2635	1810	2635	-14895	27153
7b.4 Foreign Bills - Purchased	22041	2884	-281	2884	2108	1929
7b.5 Discounted	34292	3738	175	3738	7790	-93

*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).