

4. Scheduled Commercial Banks - Business in India

(₹Crore)

| <i>Item</i> | Outstanding as on Jul. 15, 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 | 186770 | -6731 | -8667 | -3800 | -57333 | -430 |
| 1.2 Borrowings from Banks | 61202 | -8007 | 1553 | 22884 | -15347 | 18769 |
| 1.3 Other Demand and Time Liabilities | 41406 | 1745 | -33 | 11644 | 2425 | 23596 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 16809944 | -151266 | 400795 | 344631 | 1493692 | 1295637 |
| 2.1a Growth (per cent) | | -0.9 | 2.7 | 2.1 | 10.7 | 8.4 |
| 2.1.1 Demand | 1957688 | -93629 | -13008 | -115059 | 356733 | 109504 |
| 2.1.2 Time | 14852256 | -57637 | 413803 | 459690 | 1136959 | 1186133 |
| 2.2 Borrowings | 292104 | -29374 | 5742 | 17510 | -29199 | 42337 |
| 2.3 Other Demand and Time Liabilities | 637778 | -20626 | -114356 | -3070 | 45178 | 95526 |
| 3. Borrowings from Reserve Bank | 95337 | 509 | 1327 | 1038 | -189030 | 3735 |
| 4 Cash in Hand and Balances with Reserve Bank | 893851 | -7812 | 118127 | 124489 | 231698 | 142284 |
| 4.1 Cash in hand | 98377 | -9569 | 802 | 12451 | 6243 | 6827 |
| 4.2 Balances with Reserve Bank | 795474 | 1757 | 117325 | 112037 | 225455 | 135456 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 204801 | 2692 | -553 | 40560 | -24692 | 62060 |
| 5.2 Money at Call and Short Notice | 15559 | 1805 | -2269 | 8577 | -7361 | 7174 |
| 5.3 Advances to Banks | 35085 | 3662 | 6318 | -717 | 2826 | 12003 |
| 5.4 Other Assets | 52905 | 1506 | -3226 | 16292 | -19064 | 29302 |
| 6 Investments | 4990456 | 30655 | 195516 | 261508 | 470723 | 332414 |
| 6.1a Growth (per cent) | | 0.6 | 4.4 | 5.5 | 11.2 | 7.1 |
| 6.1 Government Securities | 4989653 | 30655 | 195211 | 261474 | 470972 | 332811 |
| 6.2 Other Approved Securities | 803 | 0 | 305 | 34 | -249 | -396 |
| 7 Bank Credit* | 12281233 | -101850 | -71012 | 389919 | 659385 | 1512424 |
| 7.1a Growth (per cent) | | -0.8 | -0.6 | 3.3 | 6.5 | 14.0 |
| 7a.1 Food Credit | 35928 | -1488 | 24416 | -19082 | -685 | -49742 |
| 7a.2 Non-food credit | 12245305 | -100361 | -95428 | 409001 | 660070 | 1562166 |
| 7b.1 Loans, Cash credit and Overdrafts | 12041250 | -97241 | -60648 | 389913 | 623231 | 1475095 |
| 7b.2 Inland Bills - Purchased | 33466 | -349 | -82 | -2589 | 8904 | 3017 |
| 7b.3 Discounted | 158117 | -421 | -8905 | 3906 | 15149 | 39140 |
| 7b.4 Foreign Bills - Purchased | 20261 | -1579 | -934 | 1104 | 3713 | 801 |
| 7b.5 Discounted | 28139 | -2258 | -442 | -2416 | 8389 | -5630 |

*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).