

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Sep. 9, 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	179905	-8862	-28675	-10665	-51971	12713
1.2 Borrowings from Banks	45135	178	1805	6817	-5217	2450
1.3 Other Demand and Time Liabilities	44763	241	446	15001	2444	26474
2 Liabilities to Others						
2.1 Aggregate Deposits	17056306	62451	461175	590993	1327402	1481618
2.1a Growth (per cent)		0.4	3.1	3.6	9.3	9.5
2.1.1 Demand	1969123	-53877	-107610	-103624	240685	215540
2.1.2 Time	15087184	116327	568786	694617	1086717	1266078
2.2 Borrowings	495795	26285	-625	221200	-15157	252395
2.3 Other Demand and Time Liabilities	678132	15337	-39935	37284	68221	61459
3. Borrowings from Reserve Bank	96337	-1971	2145	2038	-146597	3917
4 Cash in Hand and Balances with Reserve Bank	888220	15578	93904	118857	206751	160876
4.1 Cash in hand	109034	506	4945	23108	9687	13341
4.2 Balances with Reserve Bank	779186	15073	88959	95749	197065	147535
5 Assets with the Banking System						
5.1 Balances with Other Banks	172255	-9477	-1451	8014	-8077	30411
5.2 Money at Call and Short Notice	12698	-1187	-3494	5716	-4674	5538
5.3 Advances to Banks	43997	2169	6894	8195	-1250	20340
5.4 Other Assets	57282	2264	-2083	20669	-9442	32536
6 Investments	5102160	34901	247213	373212	308193	392421
6.1a Growth (per cent)		0.7	5.5	7.9	7.0	8.3
6.1 Government Securities	5101395	34926	246602	373216	308713	393161
6.2 Other Approved Securities	765	-25	611	-4	-520	-739
7 Bank Credit*	12551085	92427	-36804	659771	685775	1748292
7.1a Growth (per cent)		0.7	-0.3	5.5	6.7	16.2
7a.1 Food Credit	28592	831	8484	-26418	5884	-41146
7a.2 Non-food credit	12522493	91596	-45288	686189	679891	1789439
7b.1 Loans, Cash credit and Overdrafts	12315957	94960	-32427	664620	636642	1721805
7b.2 Inland Bills - Purchased	34483	266	1428	-1572	12198	2523
7b.3 Discounted	155895	-1077	-2718	1684	29480	30730
7b.4 Foreign Bills - Purchased	16918	-43	-899	-2239	2716	-2576
7b.5 Discounted	27833	-1679	-2188	-2721	4740	-4190

*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).