

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Dec. 16, 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	202884	-1628	1169	12314	-10294	5849
1.2 Borrowings from Banks	59957	-7269	-5704	21640	-10533	24781
1.3 Other Demand and Time Liabilities	54660	2381	5811	24899	6930	31006
2 Liabilities to Others						
2.1 Aggregate Deposits	17353127	-171038	753921	887814	1388472	1485694
2.1a Growth (per cent)		-1.0	5.0	5.4	9.6	9.4
2.1.1 Demand	2032463	-56886	-3208	-40283	293386	174479
2.1.2 Time	15320664	-114152	757129	928097	1095086	1311215
2.2 Borrowings	461797	20804	26279	187203	18759	191492
2.3 Other Demand and Time Liabilities	755758	32868	-34046	114910	7909	133197
3. Borrowings from Reserve Bank	115423	20116	3939	21123	17115	21209
4 Cash in Hand and Balances with Reserve Bank	912917	-15050	152758	143554	213002	126718
4.1 Cash in hand	101990	-19080	1721	16064	7534	9521
4.2 Balances with Reserve Bank	810927	4029	151037	127490	205468	117197
5 Assets with the Banking System						
5.1 Balances with Other Banks	185560	-19692	19236	21319	12038	23030
5.2 Money at Call and Short Notice	17100	5171	548	10118	1295	5898
5.3 Advances to Banks	46845	293	8292	11044	4089	21790
5.4 Other Assets	62917	3755	3957	26304	2147	32130
6 Investments	5127608	6395	138168	398660	187088	526914
6.1a Growth (per cent)		0.1	3.1	8.4	4.2	11.5
6.1 Government Securities	5126769	6374	137699	398591	187485	527439
6.2 Other Approved Securities	838	21	469	69	-396	-525
7 Bank Credit*	13155368	49124	354859	1264054	754420	1953222
7.1a Growth (per cent)		0.4	3.3	10.6	7.2	17.4
7a.1 Food Credit	54574	2955	24326	-437	-7572	-31006
7a.2 Non-food credit	13100794	46170	330533	1264491	761992	1984228
7b.1 Loans, Cash credit and Overdrafts	12925077	51424	355924	1273740	713833	1934883
7b.2 Inland Bills - Purchased	34021	-484	58	-2034	8009	3432
7b.3 Discounted	152841	-1493	-1149	-1370	25731	26107
7b.4 Foreign Bills - Purchased	15648	-770	2067	-3509	4926	-6813
7b.5 Discounted	27781	447	-2041	-2773	1920	-4388

*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).