

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 10, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2021-22	2022-23	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	218698	1387	-10684	28128	-5696	33516
1.2 Borrowings from Banks	81540	13179	2641	43222	5698	38019
1.3 Other Demand and Time Liabilities	59185	79	10151	29424	10123	31191
2 Liabilities to Others						
2.1 Aggregate Deposits	17958357	96503	1163173	1493044	1320881	1681671
2.1a Growth (per cent)		0.5	7.7	9.1	8.8	10.3
2.1.1 Demand	2119169	-31562	43502	46422	208332	214474
2.1.2 Time	15839188	128065	1119671	1446622	1112549	1467197
2.2 Borrowings	451775	-15170	41497	177181	42234	166253
2.3 Other Demand and Time Liabilities	808273	45324	-9948	167425	9349	161613
3. Borrowings from Reserve Bank	177196	68170	4911	82896	10570	82010
4 Cash in Hand and Balances with Reserve Bank	914349	28217	120827	144986	201290	160082
4.1 Cash in hand	103646	15500	-5564	17720	-6611	18462
4.2 Balances with Reserve Bank	810703	12717	126390	127265	207901	141620
5 Assets with the Banking System						
5.1 Balances with Other Banks	192843	-2825	18745	28603	21974	30804
5.2 Money at Call and Short Notice	16362	-4086	-5164	9380	-3442	10873
5.3 Advances to Banks	39634	-285	15813	3833	15939	7058
5.4 Other Assets	66729	-245	7837	30116	9917	32062
6 Investments	5386505	48947	288675	657557	236190	635304
6.1a Growth (per cent)		0.9	6.5	13.9	5.2	13.4
6.1 Government Securities	5385658	48947	288454	657479	236152	635573
6.2 Other Approved Securities	847	0	222	78	38	-269
7 Bank Credit*	13548668	98400	865054	1657354	1018744	1836327
7.1a Growth (per cent)		0.7	8.0	13.9	9.5	15.7
7a.1 Food Credit	28278	-6998	-347	-26732	-8285	-32629
7a.2 Non-food credit	13520390	105398	865400	1684086	1027029	1868956
7b.1 Loans, Cash credit and Overdrafts	13306982	94894	846541	1655646	975929	1826172
7b.2 Inland Bills – Purchased	38318	1299	3582	2263	7922	4205
7b.3 Discounted	157774	1423	21400	3563	37144	8491
7b.4 Foreign Bills – Purchased	17847	686	-1198	-1311	-168	-1349
7b.5 Discounted	27747	98	-5271	-2807	-2083	-1192

*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).