

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on May 20, 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	191585	-2420	-22431	1016	-81243	18151
1.2 Borrowings from Banks	54634	10602	5195	16317	-21132	8559
1.3 Other Demand and Time Liabilities	34928	1996	464	5166	897	16620
2 Liabilities to Others						
2.1 Aggregate Deposits	16574213	-121658	53672	108900	1337270	1407029
2.1a Growth (Per cent)		-0.7	0.4	0.7	9.7	9.3
2.1.1 Demand	1985777	-31718	-166112	-86970	250174	290696
2.1.2 Time	14588436	-89940	219784	195870	1087096	1116333
2.2 Borrowings	387340	103614	673	112746	-46091	142642
2.3 Other Demand and Time Liabilities	636886	4478	-85863	-3962	51830	66141
3. Borrowings from Reserve Bank	95276	944	211	977	-201756	4790
4 Cash in Hand and Balances with Reserve Bank	907831	103262	61596	138468	173059	212795
4.1 Cash in hand	97536	-653	944	11610	3702	5844
4.2 Balances with Reserve Bank	810295	103915	60651	126858	169357	206951
5 Assets with the Banking System						
5.1 Balances with Other Banks	202589	20741	3800	38349	-25127	55495
5.2 Money at Call and Short Notice	12645	-13269	-2805	5663	-10856	4796
5.3 Advances to Banks	28549	-5925	-2400	-7252	-10694	14185
5.4 Other Assets	43706	1547	-498	7093	-26588	17375
6 Investments	4776035	-55889	72964	47087	481119	240546
6.1a Growth (Per cent)		-1.2	1.6	1.0	11.9	5.3
6.1 Government Securities	4775251	-55765	72608	47072	481563	241011
6.2 Other Approved Securities	784	-124	356	16	-444	-466
7 Bank Credit*	12027305	-13414	-118288	135991	608468	1300036
7.1a Growth (Per cent)		-0.1	-1.1	1.1	6.0	12.1
7a.1 Food Credit	53254	-2233	29409	-1757	11247	-37409
7a.2 Non-food credit	11974051	-11181	-147696	137748	597222	1337445
7b.1 Loans, Cash credit and Overdrafts	11792646	-9853	-105285	141309	596596	1265392
7b.2 Inland Bills - Purchased	34309	-859	-1845	-1746	6290	5622
7b.3 Discounted	150673	64	-8024	-3539	-7064	30814
7b.4 Foreign Bills - Purchased	21279	-257	-2405	2122	3255	3290
7b.5 Discounted	28399	-2509	-729	-2155	9391	-5082

*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).