

4. Scheduled Commercial Banks - Business in India

(₹Crore)

Item	Outstanding as on Aug. 26, 2022	Fortnight	Variation over			
			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	188444	952	-29346	-2125	-50956	21925
1.2 Borrowings from Banks	44954	-3092	8516	6636	66	-4442
1.3 Other Demand and Time Liabilities	44541	1898	493	14779	2512	26205
2 Liabilities to Others						
2.1 Aggregate Deposits	16994187	45509	403538	528874	1340257	1477136
2.1a Growth (per cent)		0.3	2.7	3.2	9.5	9.5
2.1.1 Demand	2023006	47197	-70196	-49740	253282	232010
2.1.2 Time	14971180	-1688	473734	578614	1086975	1245126
2.2 Borrowings	469599	-7711	-5944	195005	-34588	231519
2.3 Other Demand and Time Liabilities	665343	7143	-100410	24495	-11179	109145
3. Borrowings from Reserve Bank	98308	1248	1532	4009	-161838	6502
4 Cash in Hand and Balances with Reserve Bank	872624	-46804	109718	103261	216496	129465
4.1 Cash in hand	108510	-1070	10973	22584	14469	6789
4.2 Balances with Reserve Bank	764114	-45734	98745	80677	202026	122676
5 Assets with the Banking System						
5.1 Balances with Other Banks	181919	6377	-1828	17678	-6790	40452
5.2 Money at Call and Short Notice	13886	2800	-4507	6904	-6301	7739
5.3 Advances to Banks	41828	1214	6931	6026	-800	18133
5.4 Other Assets	55016	744	-2146	18403	-9607	30333
6 Investments	5067259	-5222	130754	338311	232057	473979
6.1a Growth (per cent)		-0.1	2.9	7.2	5.3	10.3
6.1 Government Securities	5066468	-5236	130324	338289	232619	474513
6.2 Other Approved Securities	790	14	430	22	-562	-534
7 Bank Credit*	12457877	32158	-51908	566562	681443	1670259
7.1a Growth (per cent)		0.3	-0.5	4.8	6.7	15.5
7a.1 Food Credit	27761	-4336	7546	-27250	2859	-41040
7a.2 Non-food credit	12430116	36495	-59455	593812	678584	1711298
7b.1 Loans, Cash credit and Overdrafts	12220215	32716	-40820	568879	644830	1634527
7b.2 Inland Bills - Purchased	34216	-516	1474	-1839	12857	2211
7b.3 Discounted	156972	1225	-6428	2760	18253	35517
7b.4 Foreign Bills - Purchased	16961	-401	-1306	-2196	2771	-2126
7b.5 Discounted	29512	-866	-4827	-1042	2732	129

*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).