

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 23, 2024	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2022-23	2023-24	2023	2024
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	266228	-7191	26741	40109	35197	48917
1.2 Borrowings from Banks	178119	-4662	30044	110919	24018	109757
1.3 Other Demand and Time Liabilities	71179	836	29344	13245	33607	12663
2 Liabilities to Others						
2.1 Aggregate Deposits	20204873 (20092086)	9491	1396541	2160959 (2048172)	1644325	2343019 (2230232)
2.1a Growth (Per cent)		-	8.5	12.0 (11.4)	10.1	13.1 (12.5)
2.1.1 Demand	2368300	49036	77984	187869	186755	217569
2.1.2 Time	17836573	-39545	1318557	1973090	1457570	2125450
2.2 Borrowings	779019	-15800	191912	333689	189767	312512
2.3 Other Demand and Time Liabilities	922783	3455	122101	133132	124683	159834
3. Borrowings from Reserve Bank	256374	3032	14726	91289	12902	147348
4 Cash in Hand and Balances with Reserve Bank	992445	231	125856	92275	142487	97226
4.1 Cash in hand	83045	-2406	11307	-7217	8975	-14188
4.2 Balances with Reserve Bank	909400	2637	114549	99492	133513	111414
5 Assets with the Banking System						
5.1 Balances with Other Banks	191959	-7218	31427	-1463	33782	-3709
5.2 Money at Call and Short Notice	13909	-796	13466	-10956	14396	-6539
5.3 Advances to Banks	46054	951	4117	4869	7781	6135
5.4 Other Assets	105259	-3122	30361	38129	34227	38286
6 Investments	6048446 (5956773)	-6201	608610	633298 (541625)	667327	710888 (619215)
6.1a Growth (Per cent)		-0.1	12.9	11.7 (10.0)	14.3	13.3 (11.6)
6.1 Government Securities	6047620	-6277	608532	633299	667689	710909
6.2 Other Approved Securities	825	76	78	-1	-362	-21
7 Bank Credit	16207362 (15670957)	59886	1558954	2532127 (1995722)	1806552	2757094 (2220689)
7.1a Growth (Per cent)		0.4	13.1	18.5 (14.6)	15.5	20.5 (16.5)
7a.1 Food Credit	40502	-5940	-19734	20596	-32948	5225
7a.2 Non-food credit	16166861	65826	1578689	2511531	1839500	2751868
7b.1 Loans, Cash credit and Overdrafts	15929924	58696	1560751	2505017	1794684	2717836
7b.2 Inland Bills - Purchased	52912	292	965	13477	2882	15892
7b.3 Discounted	186108	441	2140	23198	11228	29757
7b.4 Foreign Bills - Purchased	16405	143	-1996	-3140	-2108	-756
7b.5 Discounted	22014	313	-2905	-6426	-134	-5635

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.

3. '-': Nil/Negligible.