

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item | Outstanding as on Feb. 23, 2024 | Variation over | | | | |
|--|---------------------------------------|----------------|-----------------------|------------------------------------|----------------|------------------------------------|
| | | Fortnight | 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 | 71769 | 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.