

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 8, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	293602	27373	28130	67482	33518	74902
1.2 Borrowings from Banks	182370	4251	43224	115170	38021	100828
1.3 Other Demand and Time Liabilities	71908	90	29422	13384	31190	12724
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	20420083 (20309588)	215253	1493011	2376169 (2265675)	1681638	2461759 (2351265)
2.1a Growth (Per cent)		1.07	9.1	13.2 (12.6)	10.3	13.7 (13.1)
2.1.1 Demand	2374549	6241	46406	194118	214458	255397
2.1.2 Time	18045534	209012	1446605	2182051	1467180	2206362
2.2 Borrowings	762288	-16731	176746	316959	165818	310948
2.3 Other Demand and Time Liabilities	949619	28232	169000	159968	163189	139771
<b>3. Borrowings from Reserve Bank</b>	<b>89417</b>	<b>-166957</b>	<b>82897</b>	<b>-75668</b>	<b>82011</b>	<b>-87779</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1000064</b>	<b>7619</b>	<b>144986</b>	<b>99893</b>	<b>160082</b>	<b>85715</b>
4.1 Cash in hand	98206	15161	17720	7944	18462	-5440
4.2 Balances with Reserve Bank	901857	-7543	127265	91950	141620	91155
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	198569	6627	28697	5147	30898	5632
5.2 Money at Call and Short Notice	13970	136	9380	-10894	10873	-2392
5.3 Advances to Banks	47037	983	3835	5852	7060	7401
5.4 Other Assets	106718	1433	30116	39588	32062	39989
<b>6 Investments</b>	<b>6104251</b> <b>(6012536)</b>	<b>55585</b>	<b>657556</b>	<b>689103</b> <b>(597388)</b>	<b>635303</b>	<b>717747</b> <b>(626032)</b>
6.1a Growth (Per cent)		0.9	13.9	12.7 (11.0)	13.4	13.3 (11.6)
6.1 Government Securities	6103450	55610	657478	689129	635572	717793
6.2 Other Approved Securities	801	-24	78	-25	-269	-46
<b>7 Bank Credit</b>	<b>16313735</b> <b>(15781804)</b>	<b>99600</b>	<b>1657279</b>	<b>2638500</b> <b>(2106569)</b>	<b>1836251</b>	<b>2765142</b> <b>(2233211)</b>
7.1a Growth (Per cent)		0.6	13.9	19.3 (15.4)	15.7	20.4 (16.5)
7a.1 Food Credit	31703	-8798	-26732	11798	-32629	3425
7a.2 Non-food credit	16282032	108398	1684011	2626702	1868881	2761717
7b.1 Loans, Cash credit and Overdrafts	16028979	92282	1655569	2604072	1826096	2722072
7b.2 Inland Bills - Purchased	54933	2021	2263	15499	4205	16615
7b.3 Discounted	190673	4564	3563	27762	8491	32898
7b.4 Foreign Bills - Purchased	16413	8	-1311	-3131	-1349	-1433
7b.5 Discounted	22737	724	-2807	-5702	-1192	-5010

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.