

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 22, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2023	2024
		1	2	3	4	5
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	294471	869	35550	68352	35550	68352
1.2 Borrowings from Banks	185863	5428	28882	118664	28882	118664
1.3 Other Demand and Time Liabilities	72452	544	28762	13928	28762	13928
2 Liabilities to Others						
2.1 Aggregate Deposits	20475254 (20367011)	55172	1578601	2431340 (2323098)	1578601	2431340 (2323098)
2.1a Growth (Per cent)		0.3	9.6	13.5 (12.9)	9.6	13.5 (12.9)
2.1.1 Demand	2443857	69307	107684	263426	107684	263426
2.1.2 Time	18031397	-14135	1470917	2167914	1470917	2167914
2.2 Borrowings	774509	11642	170735	329180	170735	329180
2.3 Other Demand and Time Liabilities	937631	-10050	148803	147980	148803	147980
3. Borrowings from Reserve Bank	222716	133299	70785	57631	70785	57631
4 Cash in Hand and Balances with Reserve Bank	1020916	20852	130807	120746	130807	120746
4.1 Cash in hand	89433	-8773	4337	-829	4337	-829
4.2 Balances with Reserve Bank	931483	29625	126470	121575	126470	121575
5 Assets with the Banking System						
5.1 Balances with Other Banks	196955	-1613	29182	3532	29182	3532
5.2 Money at Call and Short Notice	12355	-1615	17882	-12509	17882	-12509
5.3 Advances to Banks	48368	1331	5383	7184	5383	7184
5.4 Other Assets	115434	8716	30517	48304	30517	48304
6 Investments	6105679 (6014124)	975	686200	690531 (598976)	686200	690531 (598976)
6.1a Growth (Per cent)		-	14.5	12.8 (11.1)	14.5	12.8 (11.1)
6.1 Government Securities	6104731	828	686143	690409	686143	690409
6.2 Other Approved Securities	949	147	58	122	58	122
7 Bank Credit	16434662 (15903976)	121103	1783921	2759427 (2228740)	1783921	2759427 (2228740)
7.1a Growth (Per cent)		0.7	15.0	20.2 (16.3)	15.0	20.2 (16.3)
7a.1 Food Credit	23081	-8623	-35105	3175	-35105	3175
7a.2 Non-food credit	16411581	129726	1819026	2756252	1819026	2756252
7b.1 Loans, Cash credit and Overdrafts	16134350	105554	1773570	2709443	1773570	2709443
7b.2 Inland Bills - Purchased	60467	5534	3380	21032	3380	21032
7b.3 Discounted	197354	6691	8699	34444	8699	34444
7b.4 Foreign Bills - Purchased	17685	1271	388	-1860	388	-1860
7b.5 Discounted	24806	2054	-2115	-3633	-2115	-3633

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.