

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 5, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	311329	16858	23116	16858	49674	62093
1.2 Borrowings from Banks	176704	-9158	-26873	-9158	2990	136378
1.3 Other Demand and Time Liabilities	72948	497	-453	497	27968	14878
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	20998289 (20889504)	523062	404030	523062	1706679	2550345 (2441560)
2.1a Growth (Per cent)		2.6	2.2	2.6	10.2	13.8 (13.2)
2.1.1 Demand	2601856	158002	39309	158002	192481	382116
2.1.2 Time	18396433	365060	364721	365060	1514198	2168229
2.2 Borrowings	774584	75	55756	75	221382	273499
2.3 Other Demand and Time Liabilities	889963	-47465	-6465	-47465	163712	106778
<b>3. Borrowings from Reserve Bank</b>	<b>10517</b>	<b>-212199</b>	<b>-90087</b>	<b>-212199</b>	<b>-19284</b>	<b>-64480</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1021586</b>	<b>670</b>	<b>8569</b>	<b>670</b>	<b>38622</b>	<b>112847</b>
4.1 Cash in hand	89274	-159	13983	-159	-92343	-14972
4.2 Balances with Reserve Bank	932312	829	-5414	829	130965	127819
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	201006	2679	1757	2679	29270	5827
5.2 Money at Call and Short Notice	30206	17851	13793	17851	27676	-8451
5.3 Advances to Banks	49479	1111	2593	1111	6929	5702
5.4 Other Assets	113538	-1886	443	-1886	29555	45964
<b>6 Investments</b>	<b>6124286</b> <b>(6036425)</b>	<b>17728</b>	<b>108648</b>	<b>17728</b>	<b>767169</b>	<b>600490</b> <b>(512629)</b>
6.1a Growth (Per cent)		0.3	2.0	0.3	16.1	10.9 (9.3)
6.1 Government Securities	6123155	17546	108700	17546	767234	600133
6.2 Other Approved Securities	1131	183	-52	183	-64	357
<b>7 Bank Credit</b>	<b>16601870</b> <b>(16077613)</b>	<b>169706</b>	<b>175321</b>	<b>169706</b>	<b>1884683</b>	<b>2751313</b> <b>(2227057)</b>
7.1a Growth (Per cent)		1.0	1.3	1.0	15.8	19.9 (16.1)
7a.1 Food Credit	21208	-1873	1058	-1873	-18871	245
7a.2 Non-food Credit	16580661	171578	174263	171578	1903555	2751068
7b.1 Loans, Cash Credit and Overdrafts	16275991	141688	166519	141688	1872020	2684566
7b.2 Inland Bills - Purchased	68185	7718	2420	7718	5406	26331
7b.3 Discounted	216427	19069	3867	19069	13093	49649
7b.4 Foreign Bills - Purchased	16876	464	1214	464	-1283	-3883
7b.5 Discounted	24390	766	1300	766	-4552	-5350

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.