

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item   | Outstanding<br>as on<br>Apr. 19, 2024 | Variation over |                       |                |                |                                    |
|--|---------------------------------------|----------------|-----------------------|----------------|----------------|------------------------------------|
|  |                                       | Fortnight      | Financial year so far |                | Year-on-Year   |                                    |
|  |                                       |                | 2023-24               | 2024-25        | 2023           | 2024                               |
|  |                                       | 1              | 2                     | 3              | 4              | 5                                  |
| <b>1 Liabilities to the Banking System</b>           |                                       |                |                       |                |                |                                    |
| 1.1 Demand and Time Deposits from Banks              | 293087                                | -18452         | 15803                 | -1384          | 44311          | 51164                              |
| 1.2 Borrowings from Banks                            | 173959                                | -2315          | -29470                | -11903         | 162            | 136230                             |
| 1.3 Other Demand and Time Liabilities                | 74785                                 | 1669           | -42                   | 2333           | 26830          | 16304                              |
| <b>2 Liabilities to Others</b>                       |                                       |                |                       |                |                |                                    |
| 2.1 Aggregate Deposits                               | 20749252<br>(20643270)                | -250545        | 267895                | 274026         | 1688333        | 2437443<br>(2331461)               |
| 2.1a Growth (Per cent)                               |                                       | -1.2           | 1.5                   | 1.3            | 10.2           | 13.3<br>(12.7)                     |
| 2.1.1 Demand   | 2456871                               | -135774        | -41414                | 13018          | 144245         | 317854                             |
| 2.1.2 Time   | 18292381                              | -114770        | 309309                | 261008         | 1544088        | 2119589                            |
| 2.2 Borrowings                                       | 775519                                | 719            | 13187                 | 1010           | 178703         | 317003                             |
| 2.3 Other Demand and Time Liabilities                | 899874                                | 4417           | -50195                | -37554         | 129321         | 160418                             |
| <b>3. Borrowings from Reserve Bank</b>               | <b>85339</b>                          | <b>74822</b>   | <b>-128534</b>        | <b>-137377</b> | <b>-57838</b>  | <b>48789</b>                       |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>1044465</b>                        | <b>22911</b>   | <b>35337</b>          | <b>23549</b>   | <b>147034</b>  | <b>108958</b>                      |
| 4.1 Cash in hand                                     | 100230                                | 10987          | 7032                  | 10797          | -6230          | 2935                               |
| 4.2 Balances with Reserve Bank                       | 944236                                | 11924          | 28305                 | 12753          | 153264         | 106023                             |
| <b>5 Assets with the Banking System</b>              |                                       |                |                       |                |                |                                    |
| 5.1 Balances with Other Banks                        | 189886                                | -10344         | 3324                  | -8442          | 29342          | -6861                              |
| 5.2 Money at Call and Short Notice                   | 16242                                 | -13964         | -3464                 | 3887           | 13799          | -5158                              |
| 5.3 Advances to Banks                                | 47442                                 | -1955          | -2208                 | -927           | 5840           | 8466                               |
| 5.4 Other Assets                                     | 107358                                | -5943          | 2113                  | -8065          | 28190          | 38115                              |
| <b>6 Investments</b>                                 | <b>6148530</b><br><b>(6061226)</b>    | <b>-7413</b>   | <b>30337</b>          | <b>41972</b>   | <b>673729</b>  | <b>703044</b><br><b>(615741)</b>   |
| 6.1a Growth (Per cent)                               |                                       | -0.1           | 0.6                   | 0.7            | 14.1           | 12.9<br>(11.3)                     |
| 6.1 Government Securities                            | 6147420                               | -7392          | 30357                 | 41811          | 673824         | 702741                             |
| 6.2 Other Approved Securities                        | 1110                                  | -21            | -20                   | 161            | -95            | 303                                |
| <b>7 Bank Credit</b>                                 | <b>16494282</b><br><b>(15973464)</b>  | <b>-98758</b>  | <b>184211</b>         | <b>62119</b>   | <b>1903111</b> | <b>2634836</b><br><b>(2114017)</b> |
| 7.1a Growth (Per cent)                               |                                       | -0.6           | 1.3                   | 0.4            | 15.9           | 19.0<br>(15.3)                     |
| 7a.1 Food Credit                                     | 18090                                 | -3118          | 1386                  | -4991          | -21260         | -3202                              |
| 7a.2 Non-food Credit                                 | 16476192                              | -95639         | 182825                | 67109          | 1924371        | 2638038                            |
| 7b.1 Loans, Cash Credit and Overdrafts               | 16179905                              | -87259         | 176701                | 45602          | 1884148        | 2578298                            |
| 7b.2 Inland Bills - Purchased                        | 65315                                 | -2899          | 2533                  | 4848           | 7310           | 23348                              |
| 7b.3 Discounted                                      | 209332                                | -7064          | 4465                  | 11974          | 16784          | 41957                              |
| 7b.4 Foreign Bills - Purchased                       | 16275                                 | -601           | -806                  | -137           | -2254          | -2464                              |
| 7b.5 Discounted                                      | 23456                                 | -934           | 1320                  | -168           | -2878          | -6303                              |

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.