

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 19, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
		1	2	3	4	5
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
2.1 Aggregate Deposits	20749252 (20643270)	-250545	267895	274026	1688333	2437443 (2331461)
2.1a Growth (Per cent)		-1.2	1.5	1.3	10.2	13.3 (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
3. Borrowings from Reserve Bank	85339	74822	-128534	-137377	-57838	48789
4 Cash in Hand and Balances with Reserve Bank	1044465	22911	35337	23549	147034	108958
4.1 Cash in hand	100230	10987	7032	10797	-6230	2935
4.2 Balances with Reserve Bank	944236	11924	28305	12753	153264	106023
5 Assets with the Banking System						
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
6 Investments	6148530 (6061226)	-7413	30337	41972	673729	703044 (615741)
6.1a Growth (Per cent)		-0.1	0.6	0.7	14.1	12.9 (11.3)
6.1 Government Securities	6147420	-7392	30357	41811	673824	702741
6.2 Other Approved Securities	1110	-21	-20	161	-95	303
7 Bank Credit	16494282 (15973464)	-98758	184211	62119	1903111	2634836 (2114017)
7.1a Growth (Per cent)		-0.6	1.3	0.4	15.9	19.0 (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.