

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 3, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	291062	-1727	16995	-3409	49099	47948
1.2 Borrowings from Banks	168950	-3136	-29980	-16913	-6812	131730
1.3 Other Demand and Time Liabilities	76699	1922	1247	4247	26839	16927
2 Liabilities to Others						
2.1 Aggregate Deposits	20936142 (20833504)	184086	390967	460916	1739020	2501261 (2398623)
2.1a Growth (Per cent)		0.9	2.2	2.3	10.4	13.6 (13.0)
2.1.1 Demand	2435478	-25230	-1806	-8375	161129	256854
2.1.2 Time	18500664	209316	392774	469290	1577891	2244407
2.2 Borrowings	780194	4856	35545	5685	197148	299319
2.3 Other Demand and Time Liabilities	928256	31084	42737	-9172	199973	95868
3. Borrowings from Reserve Bank	171359	86020	-123153	-51357	-52400	129428
4 Cash in Hand and Balances with Reserve Bank	1051164	6629	34801	30249	130402	116193
4.1 Cash in hand	89448	-10852	6952	15	-975	-7767
4.2 Balances with Reserve Bank	961717	17481	27849	30234	131377	123960
5 Assets with the Banking System						
5.1 Balances with Other Banks	192043	3951	5216	-6284	16791	-6596
5.2 Money at Call and Short Notice	15069	-1173	1864	2714	814	-11659
5.3 Advances to Banks	54116	6653	-1972	5748	4737	14904
5.4 Other Assets	109524	2187	4355	-5900	29325	38040
6 Investments	6220190 (6134830)	71979	104310	113632	687534	700731 (615372)
6.1a Growth (Per cent)		1.2	1.9	1.9	14.2	12.7 (11.1)
6.1 Government Securities	6219073	71972	104330	113463	687636	700421
6.2 Other Approved Securities	1117	7	-20	168	-102	310
7 Bank Credit	16631190 (16114073)	138197	225453	199026	1859969	2730502 (2213385)
7.1a Growth (Per cent)		0.8	1.6	1.2	15.4	19.6 (15.9)
7a.1 Food Credit	37780	19690	13279	14699	-22302	4595
7a.2 Non-food Credit	16593411	118508	212174	184328	1882271	2725907
7b.1 Loans, Cash Credit and Overdrafts	16317368	138751	217012	183065	1839421	2675449
7b.2 Inland Bills - Purchased	64556	-478	2841	4089	7108	22281
7b.3 Discounted	209601	269	4866	12243	17167	41824
7b.4 Foreign Bills - Purchased	15907	-647	-252	-505	-2243	-3386
7b.5 Discounted	23759	303	986	134	-1483	-5666

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.