

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 17, 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	289685	-1370	17030	-4786	51612	46536
1.2 Borrowings from Banks	162652	-5033	-10740	-23210	1828	106193
1.3 Other Demand and Time Liabilities	74442	-2085	644	1990	24216	15274
2 Liabilities to Others						
2.1 Aggregate Deposits	20814092 (20714644)	-124289	332443	338865	1802082	2437736 (2338288)
2.1a Growth (Per cent)		-0.6	1.8	1.7	10.9	13.3 (12.7)
2.1.1 Demand	2407318	-30272	-58771	-36535	135892	285658
2.1.2 Time	18406774	-94017	391214	375401	1666190	2152077
2.2 Borrowings	775774	-4459	8260	1265	59819	322185
2.3 Other Demand and Time Liabilities	912687	9918	5351	-24741	157644	117686
3. Borrowings from Reserve Bank	161708	-9651	-95323	-61008	-25514	91947
4 Cash in Hand and Balances with Reserve Bank	1034571	-16624	47605	13655	41748	86796
4.1 Cash in hand	84004	-5475	5095	-5429	-374	-11354
4.2 Balances with Reserve Bank	950567	-11150	42510	19084	42122	98150
5 Assets with the Banking System						
5.1 Balances with Other Banks	188912	-2558	-1243	-9415	-10417	-3268
5.2 Money at Call and Short Notice	14392	-677	-2253	2037	9966	-8219
5.3 Advances to Banks	56094	1978	1487	7726	14122	13423
5.4 Other Assets	119835	10285	7021	4411	30449	45684
6 Investments	6199539 (6114143)	-21149	136180	92981	780512	648212 (562816)
6.1a Growth (Per cent)		-0.3	2.5	1.5	16.4	11.7 (10.1)
6.1 Government Securities	6198573	-20999	136220	92964	780511	648032
6.2 Other Approved Securities	966	-151	-40	18	2	180
7 Bank Credit	16608513 (16093855)	-23207	218735	176349	1855851	2714543 (2199885)
7.1a Growth (Per cent)		-0.1	1.6	1.1	15.4	19.5 (15.8)
7a.1 Food Credit	41273	3494	16444	18193	-16904	4924
7a.2 Non-food Credit	16567240	-26701	202291	158157	1872755	2709619
7b.1 Loans, Cash Credit and Overdrafts	16296003	-21881	211839	161700	1833285	2659257
7b.2 Inland Bills - Purchased	63647	-910	3427	3180	8616	20785
7b.3 Discounted	207787	-1706	8015	10429	20190	36862
7b.4 Foreign Bills - Purchased	16651	735	-1527	239	-3261	-1366
7b.5 Discounted	24426	554	-3019	801	-2979	-995

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.