

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 31, 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	283876	-5789	23657	-10595	62335	34100
1.2 Borrowings from Banks	162542	-110	-32441	-23320	-11337	127784
1.3 Other Demand and Time Liabilities	76467	1829	1538	4016	23782	16405
2 Liabilities to Others						
2.1 Aggregate Deposits	21087596 (20992417)	272815	659521	612369	1969797	2384161 (2288982)
2.1a Growth (Per cent)		1.3	3.7	3.0	11.8	12.7 (12.2)
2.1.1 Demand	2506347	98593	3132	62494	199321	322784
2.1.2 Time	18581248	174222	656388	549875	1770475	2061377
2.2 Borrowings	738925	-36850	37245	-35584	104596	256350
2.3 Other Demand and Time Liabilities	966539	55348	27739	29111	153234	149149
3. Borrowings from Reserve Bank	71305	-90403	-144270	-151411	-74027	50490
4 Cash in Hand and Balances with Reserve Bank	1042030	7438	71963	21114	57987	69897
4.1 Cash in hand	90921	6896	29627	1488	4790	-28969
4.2 Balances with Reserve Bank	951109	542	42336	19627	53197	98866
5 Assets with the Banking System						
5.1 Balances with Other Banks	186456	-2126	6331	-11871	4546	-13297
5.2 Money at Call and Short Notice	12548	-1845	2405	193	14373	-14722
5.3 Advances to Banks	51408	-4475	-17443	3040	-1998	27667
5.4 Other Assets	115891	-4097	8812	467	31289	39950
6 Investments	6183261 (6098378)	-16378	192604	76703	763133	575508 (490626)
6.1a Growth (Per cent)		-0.3	3.6	1.3	15.8	10.3 (8.7)
6.1 Government Securities	6182231	-16441	192616	76622	763043	575293
6.2 Other Approved Securities	1029	63	-12	81	90	215
7 Bank Credit	16781421 (16270342)	180407	334460	349257	1866574	2771726 (2260647)
7.1a Growth (Per cent)		1.1	2.4	2.1	15.4	19.8 (16.1)
7a.1 Food Credit	40259	-1015	16848	17178	-11875	3506
7a.2 Non-food Credit	16741162	181421	317612	332079	1878449	2768220
7b.1 Loans, Cash Credit and Overdrafts	16467927	179424	327698	333624	1845154	2715322
7b.2 Inland Bills - Purchased	64367	720	3388	3900	8213	21544
7b.3 Discounted	208274	487	7792	10916	16845	37571
7b.4 Foreign Bills - Purchased	16127	-524	-1911	-285	-1887	-1506
7b.5 Discounted	24725	300	-2508	1101	-1751	-1206

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.