

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 14, 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	273343	-10507	18847	-21127	58007	28377
1.2 Borrowings from Banks	151775	-11321	-27429	-30654	-18332	112005
1.3 Other Demand and Time Liabilities	75823	-688	2539	3371	21736	14760
2 Liabilities to Others						
2.1 Aggregate Deposits	20902920 (20809916)	-184287	524043	427693	1998639	2334963 (2241959)
2.1a Growth (Per cent)		-0.9	2.9	2.1	12.1	12.6 (12.1)
2.1.1 Demand	2390682	-115811	-20215	-53171	213918	230466
2.1.2 Time	18512238	-68476	544257	480864	1784721	2104497
2.2 Borrowings	780675	41750	59950	2732	133938	275395
2.3 Other Demand and Time Liabilities	965750	-1608	13815	28322	136693	162283
3. Borrowings from Reserve Bank	111102	39797	-131587	-111614	-60804	77604
4 Cash in Hand and Balances with Reserve Bank	1067785	25780	58595	46869	48435	109020
4.1 Cash in hand	84077	-6819	15644	-5357	-4282	-21830
4.2 Balances with Reserve Bank	983708	32599	42951	52225	52717	130850
5 Assets with the Banking System						
5.1 Balances with Other Banks	186672	1074	1158	-11655	-1598	-7909
5.2 Money at Call and Short Notice	11440	-1588	-1772	-915	6400	-11653
5.3 Advances to Banks	52207	320	-16868	3839	266	27891
5.4 Other Assets	107937	-4464	11740	-7487	28923	29067
6 Investments	6228797 (6143879)	45295	229136	122239	762707	584513 (499595)
6.1a Growth (Per cent)		0.7	4.2	2.0	15.6	10.4 (8.9)
6.1 Government Securities	6227785	45313	229147	122176	762628	584317
6.2 Other Approved Securities	1012	-18	-11	63	79	196
7 Bank Credit	16710797 (16204282)	-71602	348263	278633	1873145	2687298 (2180783)
7.1a Growth (Per cent)		-0.4	2.5	1.7	15.4	19.2 (15.6)
7a.1 Food Credit	36923	-3336	8827	13842	-14826	8190
7a.2 Non-food Credit	16673874	-68266	339436	264791	1887972	2679108
7b.1 Loans, Cash Credit and Overdrafts	16400790	-68088	346483	266487	1854188	2629400
7b.2 Inland Bills - Purchased	64051	-316	2274	3584	8158	22343
7b.3 Discounted	207042	-1232	5094	9684	17081	39037
7b.4 Foreign Bills - Purchased	16063	-62	-2624	-348	-1497	-857
7b.5 Discounted	22851	-1905	-2964	-773	-4784	-2624

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.

5 Ratios and Rates