

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 28, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	281656	8348	31527	-12815	64102	24009
1.2 Borrowings from Banks	158498	6324	-27468	-23930	-29478	118767
1.3 Other Demand and Time Liabilities	76536	504	2980	4084	21844	15031
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	21285327 (21195931)	382409	1112105	810101	2194847	2129309 (2039912)
2.1a Growth (Per cent)		1.8	6.2	4.0	12.9	11.1 (10.6)
2.1.1 Demand	2601199	210505	268491	157346	397600	152278
2.1.2 Time	18684129	171905	843614	652755	1797248	1977031
2.2 Borrowings	754975	-25700	29675	-22968	153526	279971
2.3 Other Demand and Time Liabilities	930201	-35389	35222	-7227	166611	105328
<b>3. Borrowings from Reserve Bank</b>	<b>102741</b>	<b>-8361</b>	<b>-114218</b>	<b>-119975</b>	<b>-43961</b>	<b>51874</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1078432</b>	<b>9441</b>	<b>84879</b>	<b>57517</b>	<b>83385</b>	<b>93384</b>
4.1 Cash in hand	104977	19694	23619	15544	5935	-8904
4.2 Balances with Reserve Bank	973455	-10253	61260	41972	77450	102288
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	200217	14375	5564	1889	-3123	1230
5.2 Money at Call and Short Notice	11606	216	2333	-749	13444	-15591
5.3 Advances to Banks	50289	-1982	-12822	1920	-3060	21927
5.4 Other Assets	114078	6141	13747	-1346	29478	33201
<b>6 Investments</b>	<b>6165701</b> <b>(6100357)</b>	<b>-65684</b>	<b>255472</b>	<b>59143</b>	<b>710820</b>	<b>495081</b> <b>(429736)</b>
6.1a Growth (Per cent)		-1.1	4.7	1.0	14.3	8.7 (7.6)
6.1 Government Securities	6164564	-65810	255543	58955	710867	494699
6.2 Other Approved Securities	1137	126	-71	189	-47	382
<b>7 Bank Credit</b>	<b>16880782</b> <b>(16380551)</b>	<b>174365</b>	<b>708483</b>	<b>448618</b>	<b>2000927</b>	<b>2497064</b> <b>(1996833)</b>
7.1a Growth (Per cent)		1.0	5.2	2.7	16.2	17.4 (13.9)
7a.1 Food Credit	33904	-3019	8001	10823	-9510	5997
7a.2 Non-food Credit	16846879	177384	700482	437795	2010437	2491067
7b.1 Loans, Cash Credit and Overdrafts	16557347	164358	696017	423043	1982723	2436424
7b.2 Inland Bills - Purchased	68064	4012	4319	7598	9938	24311
7b.3 Discounted	213615	5336	11125	16257	15497	39580
7b.4 Foreign Bills - Purchased	16976	836	-283	565	-2578	-2286
7b.5 Discounted	24780	-178	-2695	1155	-4653	-964

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.