

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 12, 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	276954	-4593	19742	-17517	59634	31092
1.2 Borrowings from Banks	137549	-12619	129131	-44880	134924	-58781
1.3 Other Demand and Time Liabilities	75485	-1109	5163	3033	22572	11798
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	21177216 (21090509)	-108604	986863 (832868)	701990	2220776 (2066781)	2146440 (2213727)
2.1a Growth (Per cent)		-0.5	5.5 (4.6)	3.4	13.2 (12.3)	11.3 (11.7)
2.1.1 Demand	2390991	-210686	996	-52862	225578	209565
2.1.2 Time	18786225	102082	985867	754852	1995198	1936875
2.2 Borrowings	883946	119485	342443	106004	456437	96174
2.3 Other Demand and Time Liabilities	889740	-39830	13229	-47688	167808	86860
<b>3. Borrowings from Reserve Bank</b>	<b>8204</b>	<b>-94537</b>	<b>-143638</b>	<b>-214512</b>	<b>-73890</b>	<b>-13243</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1045919</b>	<b>-32514</b>	<b>70205</b>	<b>25003</b>	<b>76416</b>	<b>75543</b>
4.1 Cash in hand	93825	-11153	13220	4392	4998	-9658
4.2 Balances with Reserve Bank	952094	-21361	56985	20611	71419	85201
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	185489	-14715	456	-12838	7933	-8389
5.2 Money at Call and Short Notice	7470	-4137	2579	-4885	11882	-19973
5.3 Advances to Banks	41732	-8557	3100	-6636	9198	-2553
5.4 Other Assets	112652	-1454	20250	-2772	34472	25272
<b>6 Investments</b>	<b>6316527</b> <b>(6251179)</b>	<b>158320</b>	<b>402607</b> <b>(290138)</b>	<b>209969</b>	<b>827299</b> <b>(714830)</b>	<b>498772</b> <b>(545893)</b>
6.1a Growth (Per cent)		2.6	7.4 (5.4)	3.4	16.6 (14.3)	8.6 (9.6)
6.1 Government Securities	6315465	158396	402678	209856	827347	498466
6.2 Other Approved Securities	1062	-76	-72	113	-48	307
<b>7 Bank Credit</b>	<b>16812421</b> <b>(16317876)</b>	<b>-69755</b>	<b>1071094</b> <b>(457583)</b>	<b>380257</b>	<b>2465344</b> <b>(1851834)</b>	<b>2066092</b> <b>(2185057)</b>
7.1a Growth (Per cent)		-0.4	7.8 (3.3)	2.3	20.1 (15.1)	14.0 (15.5)
7a.1 Food Credit	30263	-3641	4398	7182	-11625	5959
7a.2 Non-food Credit	16782159	-66114	1066696	373075	2476969	2060133
7b.1 Loans, Cash Credit and Overdrafts	16495112	-63628	1065468	360809	2452265	2004737
7b.2 Inland Bills - Purchased	67718	-347	4321	7251	10288	23962
7b.3 Discounted	209488	-4127	5488	12130	10271	41090
7b.4 Foreign Bills - Purchased	15615	-1361	-971	-796	-1682	-2959
7b.5 Discounted	24488	-292	-3213	863	-5797	-738

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.