

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 26, 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	281125	4100	20236	-13346	59839	34770
1.2 Borrowings from Banks	138752	1390	126070	-43677	148897	-54518
1.3 Other Demand and Time Liabilities	75247	157	7553	2795	23652	9170
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	21193741 (21110539)	16424	1123850 (973390)	718515	2195450 (2044991)	2025978 (2093235)
2.1a Growth (Per cent)		0.1	6.2 (5.4)	3.5	12.9 (12.0)	10.6 (11.0)
2.1.1 Demand	2444056	53735	78352	203	216747	185274
2.1.2 Time	18749684	-37311	1045498	718311	1978703	1840704
2.2 Borrowings	932190	47412	339013	154247	430742	147848
2.3 Other Demand and Time Liabilities	900968	14550	31123	-36460	160289	80194
<b>3. Borrowings from Reserve Bank</b>	<b>7161</b>	<b>-1043</b>	<b>-120057</b>	<b>-215555</b>	<b>-49359</b>	<b>-37867</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1075423</b>	<b>29540</b>	<b>96033</b>	<b>54508</b>	<b>53284</b>	<b>79220</b>
4.1 Cash in hand	99350	5561	6661	9917	-11539	2427
4.2 Balances with Reserve Bank	976073	23979	89372	44590	64823	76794
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	192802	7721	-1869	-5525	18181	1249
5.2 Money at Call and Short Notice	13855	5550	-1956	1500	10452	-9053
5.3 Advances to Banks	41613	-122	1553	-6756	5672	-1125
5.4 Other Assets	114574	1748	25590	-850	38729	21854
<b>6 Investments</b>	<b>6313769</b> <b>(6248417)</b>	<b>6123</b>	<b>424212</b> <b>(311645)</b>	<b>207211</b>	<b>825063</b> <b>(712496)</b>	<b>474409</b> <b>(521624)</b>
6.1a Growth (Per cent)		0.1	7.8 (5.8)	3.4	16.5 (14.2)	8.1 (9.1)
6.1 Government Securities	6312658	6075	424285	207049	825134	474051
6.2 Other Approved Securities	1111	48	-73	162	-71	357
<b>7 Bank Credit</b>	<b>16814792</b> <b>(16321156)</b>	<b>2675</b>	<b>1111888</b> <b>(501608)</b>	<b>382628</b>	<b>2417773</b> <b>(1807494)</b>	<b>2027669</b> <b>(2144312)</b>
7.1a Growth (Per cent)		-	8.1 (3.7)	2.3	19.5 (14.6)	13.7 (15.1)
7a.1 Food Credit	28190	-2072	931	5109	-11508	7354
7a.2 Non-food Credit	16786602	4747	1110957	377519	2429282	2020315
7b.1 Loans, Cash Credit and Overdrafts	16501299	4418	1103078	366996	2401572	1973315
7b.2 Inland Bills - Purchased	67638	-77	4126	7171	8816	24077
7b.3 Discounted	207063	-1973	9196	9706	12145	34957
7b.4 Foreign Bills - Purchased	15852	311	-1017	-560	75	-2676
7b.5 Discounted	22940	-4	-3495	-684	-4834	-2004

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.