

No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Crore)

Item	As on the Last Reporting Friday (in case of March)/ Last Friday							
	All Scheduled Banks				All Scheduled Commercial Banks			
	2022-23	2023		2024	2022-23	2023		2024
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
1	2	3	4	5	6	7	8	
Number of Reporting Banks	212	212	210	210	137	137	137	137
1 Liabilities to the Banking System	355252	329409	528876	538999	351843	326191	524747	534561
1.1 Demand and Time Deposits from Banks	228517	210725	269437	269499	226119	208480	266043	265719
1.2 Borrowings from Banks	67566	63049	189114	197781	67199	62698	189078	197682
1.3 Other Demand and Time Liabilities	59170	55635	70324	71719	58524	55013	69626	71160
2 Liabilities to Others	19730504	19353582	22240106	22220230	19278894	18910898	21784236	21760894
2.1 Aggregate Deposits	18477677	18145363	20525354 (20404067)	20501500 (20385198)	18043914	17719428	20088041 (19966754)	20059152 (19942850)
2.1.1 Demand	2225416	2201162	2485497	2403099	2180431	2156747	2437504	2355015
2.1.2 Time	16252261	15944201	18039857	18098401	15863483	15562681	17650537	17704137
2.2 Borrowings	449945	464367	763584	815756	445329	459769	759065	810828
2.3 Other Demand and Time Liabilities	802881	743851	951168	902975	789651	731701	937130	890914
3 Borrowings from Reserve Bank	165085	121622	271352	337637	165085	121622	271352	337637
3.1 Against Usance Bills /Promissory Notes	-	-	-	-	-	-	-	-
3.2 Others	165085	121622	271352	337637	165085	121622	271352	337637
4 Cash in Hand and Balances with Reserve Bank	920953	945680	1056932	1039630	900170	924004	1034929	1017905
4.1 Cash in Hand	92788	112768	97605	86504	90263	110431	95082	84097
4.2 Balances with Reserve Bank	828165	832912	959326	953126	809907	813573	939847	933808
5 Assets with the Banking System	397974	376259	430787	430800	326601	314826	364152	358710
5.1 Balances with Other Banks	232378	227365	247269	244098	193422	190072	202063	199024
5.1.1 In Current Account	18939	24940	13515	12269	15528	21710	10360	10038
5.1.2 In Other Accounts	213440	202425	233755	231829	177894	168362	191703	188986
5.2 Money at Call and Short Notice	49763	40131	34891	39669	24864	21711	17201	17404
5.3 Advances to Banks	45330	43544	45516	44910	41184	40586	44105	42300
5.4 Other Assets	70503	65218	103111	102122	67130	62457	100782	99982
6 Investment	5560664	5340544	6139074	6122017	5415148	5194621	5990503	5974168
6.1 Government Securities	5553702	5333965	6132448 (6038263)	6115133 (6028529)	5414322	5193768	5989765 (5889692)	5973362 (5880681)
6.2 Other Approved Securities	6963	6579	6625	6884	826	853	737	807
7 Bank Credit	14078261	13734998	16386269	16472392	13675235	13337536	15961944	16043592
7a Food Credit	65622	95883	95534 (15813197)	98012 (15919156)	19906	50165	43139 (15388871)	45619 (15490356)
7.1 Loans, Cash-credits and Overdrafts	13824693	13500963	16094103	16190479	13424906	13106520	15672642	15764523
7.2 Inland Bills-Purchased	39446	34384	52280	51383	39435	34366	52269	51372
7.3 Inland Bills-Discounted	165428	153963	198816	191500	162910	151575	196536	189237
7.4 Foreign Bills-Purchased	19758	17315	17624	16786	19545	17142	17404	16575
7.5 Foreign Bills-Discounted	28936	28373	23446	22244	28439	27933	23093	21885

Note: 1. Data since July 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.