

**4. Scheduled Commercial Banks - Business in India**

(₹ Crore)

Item	Outstanding as on Dec. 1, 2023	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2022	2023
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	254743	13620	13942	28623	24857	50231
1.2 Borrowings from Banks	200302	12935	28908	133102	20135	133076
1.3 Other Demand and Time Liabilities	71647	-91	22518	13123	30133	19367
2 Liabilities to Others						
2.1 Aggregate Deposits	19880901	229041	1058852	1836988	1571998	2356736
	(19754809)			(1710895)		(2230644)
2.1a Growth (Per cent)		1.2	6.4	10.2	9.9	13.4
				(9.5)		(12.7)
2.1.1 Demand	2334167	26989	16603	153737	221216	244818
2.1.2 Time	17546734	202053	1042249	1683251	1350783	2111918
2.2 Borrowings	842265	-277	166398	396935	179119	401272
2.3 Other Demand and Time Liabilities	952750	65517	82042	163098	104697	229860
3. Borrowings from Reserve Bank	91279	-39763	1007	-73806	1365	-4027
4 Cash in Hand and Balances with Reserve Bank	1026479	26777	158604	126309	147177	98512
4.1 Cash in hand	87995	-884	35143	-2268	24873	-33074
4.2 Balances with Reserve Bank	938484	27661	123461	128577	122303	131586
5 Assets with the Banking System						
5.1 Balances with Other Banks	191971	5402	41011	-1451	45148	-13280
5.2 Money at Call and Short Notice	20580	-2461	4947	-4285	-106	8651
5.3 Advances to Banks	51427	-310	10751	10243	22473	4874
5.4 Other Assets	95404	-2253	22549	28274	30098	36242
6 Investments	6034229	-35638	392265	619081	444189	913017
	(5929867)			(514718)		(808654)
6.1a Growth (Per cent)		-0.6	8.3	11.4	9.5	17.8
				(9.5)		(15.8)
6.1 Government Securities	6033389	-35658	392216	619068	444729	912994
6.2 Other Approved Securities	840	20	48	14	-539	23
7 Bank Credit	15829769	208962	1214930	2154533	1947262	2723525
	(15251576)			(1576341)		(2145332)
7.1a Growth (Per cent)		1.3	10.2	15.8	17.5	20.8
				(11.5)		(16.4)
7a.1 Food Credit	41693	1432	-3391	21787	-34818	-9927
7a.2 Non-food credit	15788076	207530	1218321	2132746	1982080	2733451
7b.1 Loans, Cash credit and Overdrafts	15555269	204617	1222316	2130363	1926615	2681617
7b.2 Inland Bills - Purchased	48660	1269	-1550	9226	2518	14155
7b.3 Discounted	186914	2208	123	24003	25506	32579
7b.4 Foreign Bills - Purchased	16496	689	-2739	-3048	-2818	79
7b.5 Discounted	22429	179	-3220	-6010	-4559	-4905

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.