

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 15, 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	276841	27828	10697	50721	4231	75574
1.2 Borrowings from Banks	192669	-7631	21640	125470	24781	132712
1.3 Other Demand and Time Liabilities	70472	-1055	24906	11947	31013	15804
2 Liabilities to Others	19791557	-94939	889066	1747643	1486946	2437178
2.1 Aggregate Deposits	(19667586)			(1623673)		(2313207)
		-0.5	5.4	9.7	9.4	14.0
2.1a Growth (Per cent)				(9.0)		(13.3)
	2319503	-14661	-40315	139073	174447	287072
2.1.1 Demand	17472053	-80278	929381	1608570	1312499	2150106
2.1.2 Time	761992	-80273	187203	316663	191492	300195
2.2 Borrowings	1032671	79819	115489	243020	133776	276333
2.3 Other Demand and Time Liabilities	155844	64565	21123	-9241	21209	40422
3. Borrowings from Reserve Bank	1020834	-5645	143170	120664	126335	108301
4 Cash in Hand and Balances with Reserve Bank	84432	-3563	15680	-5830	9137	-17173
4.1 Cash in hand	936401	-2083	127490	126494	117197	125474
4.2 Balances with Reserve Bank	204928	12871	21285	11505	22995	19402
5 Assets with the Banking System	13839	-6239	10233	-11025	6013	-3376
5.1 Balances with Other Banks	54758	2831	11044	13573	21790	7912
5.2 Money at Call and Short Notice	98390	3100	26306	31260	32132	35471
5.3 Advances to Banks	5960517	-70406	398659	545369	526913	832911
5.4 Other Assets	(5859712)			(444564)		(732105)
6 Investments		-1.2	8.4	10.1	11.5	16.2
				(8.2)		(14.3)
6.1a Growth (Per cent)	5959761	-70322	398590	545440	527438	832993
	756	-84	69	-70	-525	-82
6.1 Government Securities	15805276	-20179	1263128	2130041	1952296	2650834
6.2 Other Approved Securities	(15229870)			(1554635)		(2075428)
7 Bank Credit		-0.1	10.6	15.6	17.4	20.2
				(11.4)		(15.8)
7.1a Growth (Per cent)						
7a.1 Food Credit	42499	807	-437	22594	-31006	-12075
7a.2 Non-food credit	15762777	-20986	1263565	2107447	1983302	2662909
7b.1 Loans, Cash credit and Overdrafts	15531753	-19203	1272813	2106847	1933956	2607603
7b.2 Inland Bills - Purchased	50636	1976	-2034	11201	3432	16615
7b.3 Discounted	184877	-2038	-1371	21966	26106	32036
7b.4 Foreign Bills - Purchased	15942	-554	-3507	-3603	-6810	291
7b.5 Discounted	22069	-361	-2773	-6371	-4388	-5712

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.