

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item   | Outstanding<br>as on<br>Dec. 29, 2023 | Variation over |                       |                              |                |                              |
|--|---------------------------------------|----------------|-----------------------|------------------------------|----------------|------------------------------|
|  |                                       | Fortnight      | Financial year so far |                              | Year-on-Year   |                              |
|  |                                       |                | 2022-23               | 2023-24                      | 2022           | 2023                         |
|  |                                       |                | 1                     | 2                            | 3              | 4                            |
| <b>1 Liabilities to the Banking System</b>           |                                       |                |                       |                              |                |                              |
| 1.1 Demand and Time Deposits from Banks              | 266064                                | -10777         | 27893                 | 39944                        | 32147          | 47601                        |
| 1.2 Borrowings from Banks                            | 189527                                | -3142          | 12967                 | 122328                       | 13401          | 138243                       |
| 1.3 Other Demand and Time Liabilities                | 69651                                 | -820           | 26786                 | 11127                        | 30675          | 13104                        |
| <b>2 Liabilities to Others</b>                       |                                       |                |                       |                              |                |                              |
| 2.1 Aggregate Deposits                               | 20081827<br>(19960540)                | 290270         | 1268471               | 2037913<br>(1916626)         | 1491930        | 2348043<br>(2226756)         |
| 2.1a Growth (Per cent)                               |                                       | 1.5            | 7.7                   | 11.3<br>(10.6)               | 9.2            | 13.2<br>(12.6)               |
| 2.1.1 Demand   | 2432896                               | 113392         | 129004                | 252465                       | 135100         | 231145                       |
| 2.1.2 Time   | 17648931                              | 176878         | 1139466               | 1785448                      | 1356830        | 2116898                      |
| 2.2 Borrowings                                       | 759184                                | -2808          | 165850                | 313854                       | 170473         | 318740                       |
| 2.3 Other Demand and Time Liabilities                | 933868                                | -97365         | 111790                | 144217                       | 119906         | 181230                       |
| <b>3. Borrowings from Reserve Bank</b>               | <b>271352</b>                         | <b>115508</b>  | <b>33173</b>          | <b>106267</b>                | <b>24983</b>   | <b>143880</b>                |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>1034898</b>                        | <b>14064</b>   | <b>170864</b>         | <b>134728</b>                | <b>129612</b>  | <b>94671</b>                 |
| 4.1 Cash in hand                                     | 95051                                 | 10619          | 12689                 | 4789                         | 4432           | -3563                        |
| 4.2 Balances with Reserve Bank                       | 939847                                | 3445           | 158175                | 129939                       | 125180         | 98235                        |
| <b>5 Assets with the Banking System</b>              |                                       |                |                       |                              |                |                              |
| 5.1 Balances with Other Banks                        | 201655                                | -5226          | 26058                 | 8233                         | 34166          | 11357                        |
| 5.2 Money at Call and Short Notice                   | 17201                                 | 2753           | 11861                 | -7663                        | 6795           | -1642                        |
| 5.3 Advances to Banks                                | 44110                                 | -10648         | 9074                  | 2925                         | 16303          | -766                         |
| 5.4 Other Assets                                     | 100689                                | 2666           | 25898                 | 33559                        | 32372          | 38178                        |
| <b>6 Investments</b>                                 | <b>5991459<br/>(5890649)</b>          | <b>30942</b>   | <b>367096</b>         | <b>576311<br/>(475501)</b>   | <b>487809</b>  | <b>895415<br/>(794605)</b>   |
| 6.1a Growth (Per cent)                               |                                       | 0.5            | 7.8                   | 10.6<br>(8.8)                | 10.6           | 17.6<br>(15.6)               |
| 6.1 Government Securities                            | 5990722                               | 30960          | 367011                | 576400                       | 487825         | 895532                       |
| 6.2 Other Approved Securities                        | 737                                   | -19            | 85                    | -89                          | -16            | -116                         |
| <b>7 Bank Credit</b>                                 | <b>15961345<br/>(15388272)</b>        | <b>181865</b>  | <b>1415539</b>        | <b>2286110<br/>(1713037)</b> | <b>1724766</b> | <b>2654492<br/>(2081419)</b> |
| 7.1a Growth (Per cent)                               |                                       | 1.2            | 11.9                  | 16.7<br>(12.5)               | 14.9           | 19.9<br>(15.6)               |
| 7a.1 Food Credit                                     | 43139                                 | 639            | -1038                 | 23233                        | -34707         | -10834                       |
| 7a.2 Non-food credit                                 | 15918206                              | 181226         | 1416577               | 2262877                      | 1759473        | 2665326                      |
| 7b.1 Loans, Cash credit and Overdrafts               | 15672007                              | 166062         | 1416989               | 2247101                      | 1706342        | 2603682                      |
| 7b.2 Inland Bills - Purchased                        | 52298                                 | 1662           | -744                  | 12863                        | 1152           | 16988                        |
| 7b.3 Discounted                                      | 196535                                | 11647          | 2743                  | 33625                        | 21928          | 39580                        |
| 7b.4 Foreign Bills - Purchased                       | 17406                                 | 1465           | -431                  | -2138                        | -1720          | -1320                        |
| 7b.5 Discounted                                      | 23098                                 | 1029           | -3019                 | -5341                        | -2936          | -4437                        |

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.