

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 29, 2023		Variation over			
			Fortnight	Financial year so far		Year-on-Year
				2022-23	2023-24	2022
	1		2	3	4	5
1 Liabilities to the Banking System						
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
2 Liabilities to Others						
2.1 Aggregate Deposits	20081827 (19960540)	290270	1268471	2037913 (1916626)	1491930	2348043 (2226756)
2.1a Growth (Per cent)		1.5	7.7	11.3 (10.6)	9.2	13.2 (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
3. Borrowings from Reserve Bank	271352	115508	33173	106267	24983	143880
4 Cash in Hand and Balances with Reserve Bank	1034898	14064	170864	134728	129612	94671
4.1 Cash in hand	95051	10619	12689	4789	4432	-3563
4.2 Balances with Reserve Bank	939847	3445	158175	129939	125180	98235
5 Assets with the Banking System						
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
6 Investments	5991459 (5890649)	30942	367096	576311 (475501)	487809	895415 (794605)
6.1a Growth (Per cent)		0.5	7.8	10.6 (8.8)	10.6	17.6 (15.6)
6.1 Government Securities	5990722	30960	367011	576400	487825	895532
6.2 Other Approved Securities	737	-19	85	-89	-16	-116
7 Bank Credit	15961345 (15388272)	181865	1415539	2286110 (1713037)	1724766	2654492 (2081419)
7.1a Growth (Per cent)		1.2	11.9	16.7 (12.5)	14.9	19.9 (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.