

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 12, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2023	2024
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	262701	-3342	18723	36582	25977	53409
1.2 Borrowings from Banks	180880	-8198	7778	113681	2537	134785
1.3 Other Demand and Time Liabilities	70844	1218	24553	12319	30563	16529
2 Liabilities to Others						
2.1 Aggregate Deposits	19983897 (19864537)	-104144	1209462	1939983 (1820623)	1691796	2309122 (2189762)
2.1a Growth (Per cent)		-0.5	7.3	10.8 (10.1)	10.6	13.1 (12.4)
2.1.1 Demand	2265472	-172032	2877	85041	247274	189848
2.1.2 Time	17718425	67888	1206585	1854942	1444521	2119274
2.2 Borrowings	826116	67052	198399	380787	197256	353123
2.3 Other Demand and Time Liabilities	874679	-59126	38211	85028	102946	195620
3. Borrowings from Reserve Bank	232643	-38709	1638	67558	1205	136706
4 Cash in Hand and Balances with Reserve Bank	1006243	-28686	137759	106073	136557	99121
4.1 Cash in hand	86932	-8151	20292	-3331	18758	-19286
4.2 Balances with Reserve Bank	919311	-20535	117467	109404	117799	118407
5 Assets with the Banking System						
5.1 Balances with Other Banks	194423	-7640	20516	1001	29504	9667
5.2 Money at Call and Short Notice	11794	-5407	12663	-13071	5517	-7851
5.3 Advances to Banks	42220	-1885	7341	1036	10046	-923
5.4 Other Assets	92952	-7720	24661	25822	30480	31678
6 Investments	6006277 (5909657)	15775	471515	591129 (494509)	574678	805815 (709195)
6.1a Growth (Per cent)		0.3	10.0	10.9 (9.1)	12.4	15.5 (13.6)
6.1 Government Securities	6005550	15785	471431	591229	574962	805941
6.2 Other Approved Securities	727	-10	84	-99	-284	-126
7 Bank Credit	15971513 (15404972)	8579	1385445	2296278 (1729737)	1877682	2694754 (2128213)
7.1a Growth (Per cent)		0.1	11.7	16.8 (12.6)	16.5	20.3 (16.0)
7a.1 Food Credit	43969	830	-2356	24063	-33027	-8686
7a.2 Non-food credit	15927545	7749	1387801	2272215	1910709	2703440
7b.1 Loans, Cash credit and Overdrafts	15688493	14861	1391681	2263586	1861355	2645475
7b.2 Inland Bills - Purchased	51711	-558	-1477	12276	617	17132
7b.3 Discounted	192341	-4195	-896	29431	17074	39026
7b.4 Foreign Bills - Purchased	16681	-723	-1187	-2863	-834	-1289
7b.5 Discounted	22288	-805	-2677	-6152	-530	-5589

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.