

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 9, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	291409	10165	26509	-3062	65136	38781
1.2 Borrowings from Banks	130894	-7858	122817	-51535	141971	-59123
1.3 Other Demand and Time Liabilities	76788	1280	9074	4336	24956	9189
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	21328461	134751	1194012	853235	2289247	2090536
	(21247798)		(1045530)		(2140766)	(2158354)
2.1a Growth (Per cent)		0.6	6.6	4.2	13.5	10.9
			(5.8)		(12.6)	(11.3)
2.1.1 Demand	2413376	-30844	1639	-30477	206260	231306
2.1.2 Time	18915085	165595	1192372	883712	2082987	1859230
2.2 Borrowings	850641	-84549	352034	72698	320053	53278
2.3 Other Demand and Time Liabilities	910316	11431	68558	-27112	200009	52107
<b>3. Borrowings from Reserve Bank</b>	<b>7825</b>	<b>664</b>	<b>-134678</b>	<b>-214891</b>	<b>-66653</b>	<b>-22582</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1059671</b>	<b>-15753</b>	<b>119330</b>	<b>38755</b>	<b>100072</b>	<b>40171</b>
4.1 Cash in hand	88619	-10732	17197	-814	-2120	-18841
4.2 Balances with Reserve Bank	971052	-5021	102133	39569	102192	59012
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	198537	5735	-144	210	17737	5258
5.2 Money at Call and Short Notice	12969	-961	-1628	614	12152	-10268
5.3 Advances to Banks	43030	1418	4529	-5338	5099	-2683
5.4 Other Assets	123094	8650	28375	7670	41232	27589
<b>6 Investments</b>	<b>6327363</b>	<b>13596</b>	<b>498593</b>	<b>220805</b>	<b>841261</b>	<b>413622</b>
	<b>(6262449)</b>		<b>(385930)</b>		<b>(728598)</b>	<b>(461371)</b>
6.1a Growth (Per cent)		0.2	9.2	3.6	16.6	7.0
			(7.1)		(14.4)	(8.0)
6.1 Government Securities	6326990	14333	498666	221380	841283	414002
6.2 Other Approved Securities	373	-737	-73	-575	-23	-380
<b>7 Bank Credit</b>	<b>16881262</b>	<b>67327</b>	<b>1185557</b>	<b>449098</b>	<b>2435074</b>	<b>2020470</b>
	<b>(16392648)</b>		<b>(582260)</b>		<b>(1831777)</b>	<b>(2135153)</b>
7.1a Growth (Per cent)		0.4	8.7	2.7	19.6	13.6
			(4.3)		(14.7)	(15.0)
7a.1 Food Credit	27931	-259	24	4850	-12167	8001
7a.2 Non-food Credit	16853330	67586	1185532	444247	2447241	2012469
7b.1 Loans, Cash Credit and Overdrafts	16568816	68384	1177335	434513	2414742	1966575
7b.2 Inland Bills - Purchased	67206	-431	4220	6740	8922	23552
7b.3 Discounted	206832	-241	9201	9474	16364	34721
7b.4 Foreign Bills - Purchased	16407	555	-1570	-5	612	-1567
7b.5 Discounted	22000	-940	-3628	-1624	-5566	-2812

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.