

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 9, 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	273419	7700	23151	47300	31175	59698
1.2 Borrowings from Banks	182781	-14902	37372	115582	18681	107092
1.3 Other Demand and Time Liabilities	70933	-227	26794	12409	32306	14378
2 Liabilities to Others						
2.1 Aggregate Deposits	20195386 (20080931)	136234	1308212	2151472 (2037018)	1645392	2421860 (2307406)
2.1a Growth (Per cent)		0.7	7.9	11.9 (11.3)	10.2	13.6 (13.0)
2.1.1 Demand	2319268	-35747	18559	138838	197130	227963
2.1.2 Time	17876117	171980	1289654	2012634	1448262	2193897
2.2 Borrowings	794818	-16009	188605	349489	196117	331620
2.3 Other Demand and Time Liabilities	920154	29240	133444	130503	152584	145863
3. Borrowings from Reserve Bank	253342	-84295	50880	88257	50020	108162
4 Cash in Hand and Balances with Reserve Bank	992212	-25693	141851	92041	178408	80998
4.1 Cash in hand	85448	1352	19890	-4814	18977	-20368
4.2 Balances with Reserve Bank	906763	-27045	121960	96856	159431	101366
5 Assets with the Banking System						
5.1 Balances with Other Banks	199182	158	27660	5759	19469	7281
5.2 Money at Call and Short Notice	14705	-2700	5103	-10160	4518	2620
5.3 Advances to Banks	45103	2803	5883	3918	10547	3418
5.4 Other Assets	108381	8399	28791	41252	33501	42977
6 Investments	6054646 (5961816)	80478	539013	639498 (546668)	597050	786686 (693856)
6.1a Growth (Per cent)		1.3	11.4	11.8 (10.1)	12.8	14.9 (13.2)
6.1 Government Securities	6053897	80536	538934	639576	597426	786785
6.2 Other Approved Securities	749	-58	79	-77	-376	-99
7 Bank Credit	16147043 (15598722)	103451	1526746	2471808 (1923487)	1856298	2728983 (2180662)
7.1a Growth (Per cent)		0.6	12.8	18.1 (14.1)	16.1	20.3 (16.3)
7a.1 Food Credit	46442	823	-10714	26536	-33684	2146
7a.2 Non-food credit	16100601	102628	1537460	2445271	1889982	2726837
7b.1 Loans, Cash credit and Overdrafts	15870793	106270	1529841	2445887	1842649	2689615
7b.2 Inland Bills - Purchased	52620	1248	-288	13186	1464	16853
7b.3 Discounted	185668	-3569	7	22757	12828	31449
7b.4 Foreign Bills - Purchased	16262	-313	-918	-3283	-1076	-1977
7b.5 Discounted	21700	-185	-1896	-6739	433	-6958

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.