

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 13, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	310794	37072	50721	16323	75574	33953
1.2 Borrowings from Banks	131992	-5605	125470	-50437	132712	-60678
1.3 Other Demand and Time Liabilities	24455	-262	11948	-47996	15804	-46016
2 Liabilities to Others						
2.1 Aggregate Deposits	22067718	50252	1747643	1592491	2437177	2276161
	(21999902)		(1623672)		(2313207)	(2332316)
2.1a Growth (Per cent)		0.2	9.7	7.8	14.0	11.5
			(9.0)		(13.3)	(11.9)
2.1.1 Demand	2603709	26920	139073	159856	287072	284206
2.1.2 Time	19464009	23332	1608570	1432636	2150106	1991956
2.2 Borrowings	908079	-42944	316663	130136	300195	146087
2.3 Other Demand and Time Liabilities	1157301	135627	244909	219873	278223	122740
3. Borrowings from Reserve Bank	108704	87411	-9241	-114012	40422	-47140
4 Cash in Hand and Balances with Reserve Bank	1070150	-44532	120664	49234	108301	49316
4.1 Cash in hand	83978	-6889	-5830	-5455	-17173	-455
4.2 Balances with Reserve Bank	986172	-37643	126494	54690	125474	49771
5 Assets with the Banking System						
5.1 Balances with Other Banks	224519	28846	13459	26192	21356	17638
5.2 Money at Call and Short Notice	22466	3375	-10416	10111	-2767	8018
5.3 Advances to Banks	40659	2018	13573	-7709	7912	-14098
5.4 Other Assets	61981	895	30893	-53443	35104	-36042
6 Investments	6556857	17946	545369	450299	832911	596340
	(6505991)		(444564)		(732105)	(646279)
6.1a Growth (Per cent)		0.3	10.1	7.4	16.2	10.0
			(8.2)		(14.3)	(11.0)
6.1 Government Securities	6556353	18006	545440	450743	832993	596591
6.2 Other Approved Securities	504	-60	-70	-444	-82	-252
7 Bank Credit	17587669	78713	2104245	1155505	2625038	1808189
	(17142168)		(1528839)		(2049632)	(1938094)
7.1a Growth (Per cent)		0.4	15.4	7.0	20.0	11.5
			(11.2)		(15.6)	(12.7)
7a.1 Food Credit	52307	1053	22594	29226	-12075	9807
7a.2 Non-food Credit	17535362	77661	2081651	1126279	2637112	1798382
7b.1 Loans, Cash Credit and Overdrafts	17274777	76162	2081039	1140474	2581796	1768832
7b.2 Inland Bills - Purchased	67060	-1291	11201	6594	16615	16425
7b.3 Discounted	207811	2557	21978	10453	32048	22922
7b.4 Foreign Bills - Purchased	16706	1521	-3603	294	291	765
7b.5 Discounted	21314	-236	-6371	-2310	-5712	-754

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.