

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 27, 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	291561	-19233	39924	-2910	47580	25518
1.2 Borrowings from Banks	138334	6343	121879	-44095	137794	-50744
1.3 Other Demand and Time Liabilities	26606	2183	11101	-45846	13078	-43020
2 Liabilities to Others						
2.1 Aggregate Deposits	22063132 (21996441)	-5012	2044128 (1922841)	1587905	2354258 (2232971)	1975090 (2029687)
2.1a Growth (Per cent)		-	11.3 (10.7)	7.8	13.3 (12.6)	9.8 (10.2)
2.1.1 Demand	2570099	-40123	257074	126246	235753	132595
2.1.2 Time	19493033	35111	1787054	1461660	2118504	1842496
2.2 Borrowings	955100	88166	313736	177158	318621	196036
2.3 Other Demand and Time Liabilities	996837	-146713	147479	59409	184492	59707
3. Borrowings from Reserve Bank	244697	135993	106267	21981	143880	-26655
4 Cash in Hand and Balances with Reserve Bank	1028694	-41456	134759	7779	94702	-6235
4.1 Cash in hand	89267	5289	4820	-167	-3532	-5816
4.2 Balances with Reserve Bank	939428	-46745	129939	7945	98235	-419
5 Assets with the Banking System						
5.1 Balances with Other Banks	216848	-7546	8641	18520	11765	14784
5.2 Money at Call and Short Notice	18342	-4124	-7663	5987	-1642	1141
5.3 Advances to Banks	40677	18	2920	-7691	-770	-3428
5.4 Other Assets	64551	2576	33652	-50873	38271	-36232
6 Investments	6594875 (6544007)	38018	575354 (474544)	488317	894459 (793648)	604373 (654315)
6.1a Growth (Per cent)		0.6	10.6 (8.8)	8.0	17.6 (15.6)	10.1 (11.1)
6.1 Government Securities	6594377	38025	575444	488768	894575	604612
6.2 Other Approved Securities	498	-7	-89	-451	-116	-239
7 Bank Credit	17742873 (17304330)	155992	2286709 (1713636)	1310709	2655091 (2082018)	1780929 (1915459)
7.1a Growth (Per cent)		0.9	16.7 (12.5)	8.0	20.0 (15.6)	11.2 (12.4)
7a.1 Food Credit	56139	3832	23233	33058	-10834	13000
7a.2 Non-food Credit	17686734	152160	2263476	1277651	2665925	1767929
7b.1 Loans, Cash Credit and Overdrafts	17421883	147890	2247736	1287579	2604316	1749240
7b.2 Inland Bills - Purchased	72063	5002	12835	11596	16959	19794
7b.3 Discounted	211819	4010	33625	14461	39581	15283
7b.4 Foreign Bills - Purchased	15551	-1154	-2140	-861	-1322	-1854
7b.5 Discounted	21558	244	-5347	-2066	-4443	-1535

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.