

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 21, 2025	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2024	2025
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	272537	-7321	40109	-21934	48917	6308
1.2 Borrowings from Banks	112777	984	110919	-69651	109757	-65341
1.3 Other Demand and Time Liabilities	36706	850	13294	-35745	12712	-35112
2 Liabilities to Others						
2.1 Aggregate Deposits	22284446 (22222583)	-40963	2160916 (2048129)	1809219	2342976 (2230189)	2079616 (2130541)
2.1a Growth (Per cent)		-0.2	12.0 (11.4)	8.8	13.1 (12.5)	10.3 (10.6)
2.1.1 Demand	2524096	31563	187877	80242	217577	155788
2.1.2 Time	19760350	-72526	1973039	1728977	2125399	1923828
2.2 Borrowings	900975	-39583	333689	123033	312512	121957
2.3 Other Demand and Time Liabilities	1021782	-19955	131736	84354	158438	100395
3. Borrowings from Reserve Bank	301901	116481	91289	79185	147348	45527
4 Cash in Hand and Balances with Reserve Bank	970222	7987	92275	-50693	97226	-22223
4.1 Cash in hand	81760	-2086	-7217	-7673	-14188	-1285
4.2 Balances with Reserve Bank	888462	10074	99492	-43021	111414	-20938
5 Assets with the Banking System						
5.1 Balances with Other Banks	205131	-888	-1480	6804	-3725	13189
5.2 Money at Call and Short Notice	16274	-1201	-11031	3919	-6614	2440
5.3 Advances to Banks	36995	742	4869	-11374	6135	-9059
5.4 Other Assets	66352	-1392	38154	-49072	38311	-38933
6 Investments	6651031 (6600149)	-31338	633518 (541845)	544473	711108 (619435)	602365 (643157)
6.1a Growth (Per cent)		-0.5	11.7 (10.0)	8.9	13.3 (11.6)	10.0 (10.8)
6.1 Government Securities	6650507	-31368	633519	544898	711129	602667
6.2 Other Approved Securities	524	30	-1	-425	-21	-302
7 Bank Credit	17989988 (17556785)	26559	2538899 (2002494)	1557824	2763866 (2227461)	1775853 (1879056)
7.1a Growth (Per cent)		0.1	18.6 (14.6)	9.5	20.5 (16.6)	11.0 (12.0)
7a.1 Food Credit	47448	-6497	20596	24367	5225	6946
7a.2 Non-food Credit	17942540	33056	2518303	1533457	2758641	1768907
7b.1 Loans, Cash Credit and Overdrafts	17665616	25402	2511790	1531313	2724608	1728920
7b.2 Inland Bills - Purchased	72978	-562	13477	12511	15892	20066
7b.3 Discounted	214336	1818	23198	16979	29757	28228
7b.4 Foreign Bills - Purchased	14897	-433	-3140	-1515	-756	-1508
7b.5 Discounted	22161	334	-6426	-1463	-5635	148

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.