

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Nov. 15, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	285901	-3963	15004	-8570	43440	44777
1.2 Borrowings from Banks	136118	221	120167	-46310	127649	-51248
1.3 Other Demand and Time Liabilities	24937	-32	13239	-47514	19046	-46826
2 Liabilities to Others						
2.1 Aggregate Deposits	21854018 (21783785)	-173517	1607946 (1479712)	1378792	2354506 (2226272)	2202158 (2260160)
2.1a Growth (Per cent)		-0.8	8.9 (8.2)	6.7	13.6 (12.9)	11.2 (11.6)
2.1.1 Demand	2513660	-49082	126748	69806	256314	206481
2.1.2 Time	19340358	-124435	1481198	1308985	2098192	1995677
2.2 Borrowings	917362	53908	397188	139420	367655	74845
2.3 Other Demand and Time Liabilities	945520	-4715	97582	8092	177461	58287
3. Borrowings from Reserve Bank	6623	-2409	-34043	-216093	33509	-124419
4 Cash in Hand and Balances with Reserve Bank	1102249	17323	99532	81333	72691	102547
4.1 Cash in hand	93799	843	-1384	4366	-23562	4920
4.2 Balances with Reserve Bank	1008450	16481	100916	76967	96253	97627
5 Assets with the Banking System						
5.1 Balances with Other Banks	211311	4802	-6853	12984	-8476	24741
5.2 Money at Call and Short Notice	21728	-207	-1823	9372	6200	-1314
5.3 Advances to Banks	41437	-2168	10553	-6931	6609	-10301
5.4 Other Assets	61144	386	30528	-54280	38862	-36514
6 Investments	6489939 (6438721)	-67414	654720 (548216)	383381	983256 (876752)	420071 (475357)
6.1a Growth (Per cent)		-1.0	12.1 (10.1)	6.3	19.3 (17.2)	6.9 (8.0)
6.1 Government Securities	6489359	-67431	654726	383750	983258	420312
6.2 Other Approved Securities	580	17	-6	-369	-2	-241
7 Bank Credit	17362301 (16904346)	-75591	1945572 (1364973)	930137	2672994 (2092396)	1741494 (1864138)
7.1a Growth (Per cent)		-0.4	14.2 (10.0)	5.7	20.6 (16.2)	11.1 (12.4)
7a.1 Food Credit	45157	15102	20355	22076	-11979	4896
7a.2 Non-food Credit	17317145	-90693	1925217	908062	2684973	1736598
7b.1 Loans, Cash Credit and Overdrafts	17056095	-68070	1925746	921792	2631651	1705443
7b.2 Inland Bills - Purchased	66847	-1071	7957	6380	13383	19456
7b.3 Discounted	202788	-4999	21796	5430	32972	18082
7b.4 Foreign Bills - Purchased	15011	-446	-3737	-1400	-149	-796
7b.5 Discounted	21560	-1006	-6189	-2064	-4864	-690

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.