

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Nov. 1, 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	290287	-3716	16568	-4184	45403	47600
1.2 Borrowings from Banks	135893	5117	128404	-46536	144273	-59710
1.3 Other Demand and Time Liabilities	24605	1348	14309	-47846	19837	-48228
2 Liabilities to Others						
2.1 Aggregate Deposits	22043537 (21972024)	235205	1668176 (1536316)	1568311	2345766 (2213905)	2331448 (2391795)
2.1a Growth (Per cent)		1.1	9.2 (8.5)	7.7	13.5 (12.7)	11.8 (12.2)
2.1.1 Demand	2562700	18092	108311	118846	232183	273958
2.1.2 Time	19480838	217113	1559865	1449464	2113583	2057490
2.2 Borrowings	863454	-1943	387639	85512	345219	30487
2.3 Other Demand and Time Liabilities	948845	-1771	92297	11417	168820	66897
3. Borrowings from Reserve Bank	9032	1276	-101269	-213684	-31041	-54784
4 Cash in Hand and Balances with Reserve Bank	1084927	9117	128772	64011	110558	55985
4.1 Cash in hand	92957	1689	4443	3524	-22133	-1748
4.2 Balances with Reserve Bank	991970	7429	124329	60487	132691	57733
5 Assets with the Banking System						
5.1 Balances with Other Banks	206448	-3589	-4995	8121	-1041	18020
5.2 Money at Call and Short Notice	21935	3987	5770	9579	18738	-8700
5.3 Advances to Banks	43605	-3289	10571	-4763	6025	-8150
5.4 Other Assets	60770	-4251	26888	-54653	35689	-33248
6 Investments	6557353 (6503511)	67971	697737 (590203)	450795	1031207 (923673)	444468 (498160)
6.1a Growth (Per cent)		1.0	12.9 (10.9)	7.4	20.3 (18.2)	7.3 (8.3)
6.1 Government Securities	6556790	68149	697305	451181	1030777	445164
6.2 Other Approved Securities	563	-178	432	-386	430	-696
7 Bank Credit	17439892 (16978858)	202218	1909290 (1325196)	1007728	2658293 (2074198)	1855366 (1978427)
7.1a Growth (Per cent)		1.2	14.0 (9.7)	6.1	20.6 (16.0)	11.9 (13.2)
7a.1 Food Credit	30055	11400	2898	6974	-15576	7251
7a.2 Non-food Credit	17409837	190817	1906392	1000754	2673869	1848115
7b.1 Loans, Cash Credit and Overdrafts	17126165	204842	1889070	991862	2623095	1812188
7b.2 Inland Bills - Purchased	67918	-165	7815	7451	12044	20668
7b.3 Discounted	207786	-2454	21982	10428	29852	22893
7b.4 Foreign Bills - Purchased	15457	-368	-3869	-954	-1537	-218
7b.5 Discounted	22566	363	-5708	-1058	-5160	-165

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.