

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 |
| 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.