

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Nov. 29, 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	273722	-12316	22894	-20749	44502	24709
1.2 Borrowings from Banks	136378	1114	133101	-46051	133075	-63923
1.3 Other Demand and Time Liabilities	24840	190	13003	-47612	19247	-46687
2 Liabilities to Others						
2.1 Aggregate Deposits	22017796	161906	1842582	1542569	2362331	2131300
	(21948635)		(1716490)		(2236238)	(2188232)
2.1a Growth (Per cent)		0.7	10.2	7.5	13.5	10.7
			(9.5)		(12.8)	(11.1)
2.1.1 Demand	2576578	61020	153733	132725	244815	242414
2.1.2 Time	19441218	100886	1688849	1409845	2117516	1888886
2.2 Borrowings	950040	32677	396935	172098	401272	107776
2.3 Other Demand and Time Liabilities	1020554	79571	163201	83126	229962	67702
3. Borrowings from Reserve Bank	21293	14670	-73806	-201423	-4027	-69986
4 Cash in Hand and Balances with Reserve Bank	1114691	12382	126309	93776	98512	88212
4.1 Cash in hand	90876	-2983	-2267	1443	-33074	2881
4.2 Balances with Reserve Bank	1023815	15365	128577	92332	131586	85331
5 Assets with the Banking System						
5.1 Balances with Other Banks	195946	-15365	-1366	-2381	-13195	3890
5.2 Money at Call and Short Notice	19091	-2636	-4787	6736	8149	-987
5.3 Advances to Banks	38641	-2481	10742	-9727	5373	-13285
5.4 Other Assets	61078	-66	28160	-54346	36127	-34212
6 Investments	6538951	48975	615776	432393	909711	508028
	(6487733)		(511413)		(805348)	(561172)
6.1a Growth (Per cent)		0.8	11.4	7.1	17.8	8.4
			(9.4)		(15.7)	(9.5)
6.1 Government Securities	6538387	48990	615762	432777	909688	508303
6.2 Other Approved Securities	565	-15	14	-384	23	-275
7 Bank Credit	17509171	146353	2150220	1077007	2719212	1683715
	(17053157)		(1572028)		(2141019)	(1805894)
7.1a Growth (Per cent)		0.8	15.7	6.6	20.7	10.6
			(11.5)		(16.3)	(11.8)
7a.1 Food Credit	51254	6097	21787	28173	-9927	9561
7a.2 Non-food Credit	17457917	140256	2128433	1048834	2729138	1674154
7b.1 Loans, Cash Credit and Overdrafts	17198831	142219	2126049	1064528	2677303	1647875
7b.2 Inland Bills - Purchased	68351	1504	9226	7884	14155	19691
7b.3 Discounted	205253	2466	24004	7895	32580	18339
7b.4 Foreign Bills - Purchased	15186	174	-3048	-1226	79	-1311
7b.5 Discounted	21550	-10	-6010	-2074	-4905	-879

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.