

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 26, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2022-23	2023-24	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	265720	2965	17910	39601	22286	57240
1.2 Borrowings from Banks	197684	16703	24381	130484	6683	134985
1.3 Other Demand and Time Liabilities	71149	1403	25251	12625	30638	16137
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	20059197 (19942895)	74362	1254115	2015283 (1898982)	1686902	2339769 (2223467)
2.1a Growth (Per cent)		0.4	7.6	11.2 (10.5)	10.5	13.2 (12.5)
2.1.1 Demand	2354985	89585	84001	174554	244510	198238
2.1.2 Time	17704212	-15223	1170114	1840729	1442392	2141531
2.2 Borrowings	811139	-14877	185175	365810	188181	351370
2.3 Other Demand and Time Liabilities	898956	26741	90852	109305	125892	167255
<b>3. Borrowings from Reserve Bank</b>	<b>337637</b>	<b>104994</b>	<b>27323</b>	<b>172552</b>	<b>27336</b>	<b>216015</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1018276</b>	<b>12033</b>	<b>154641</b>	<b>118106</b>	<b>153850</b>	<b>94272</b>
4.1 Cash in hand	84468	-2464	24506	-5795	21613	-25963
4.2 Balances with Reserve Bank	933808	14497	130136	123901	132236	120235
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	199025	4595	25831	5603	20498	8954
5.2 Money at Call and Short Notice	23584	11807	14729	-1280	12952	1873
5.3 Advances to Banks	42300	80	4784	1116	9420	1714
5.4 Other Assets	99880	6928	25844	32750	31088	37423
<b>6 Investments</b>	<b>5976157</b> <b>(5882670)</b>	<b>-30135</b>	<b>465673</b>	<b>561009</b> <b>(467522)</b>	<b>613944</b>	<b>781537</b> <b>(688049)</b>
6.1a Growth (Per cent)		-0.5	9.8	10.4 (8.6)	13.4	15.0 (13.2)
6.1 Government Securities	5975351	-30215	465589	561029	614322	781583
6.2 Other Approved Securities	807	80	84	-20	-378	-46
<b>7 Bank Credit</b>	<b>16044693</b> <b>(15491457)</b>	<b>74768</b>	<b>1446222</b>	<b>2369458</b> <b>(1816222)</b>	<b>1868559</b>	<b>2707157</b> <b>(2153921)</b>
7.1a Growth (Per cent)		0.5	12.2	17.3 (13.3)	16.3	20.3 (16.1)
7a.1 Food Credit	45619	1650	-4845	25713	-32224	-4547
7a.2 Non-food credit	15999075	73117	1451067	2343745	1900784	2711704
7b.1 Loans, Cash credit and Overdrafts	15765629	78716	1455183	2340722	1857603	2659109
7b.2 Inland Bills - Purchased	51372	-339	-1689	11937	240	17006
7b.3 Discounted	189233	-3102	-2636	26323	15071	37658
7b.4 Foreign Bills - Purchased	16575	-106	-2016	-2970	-1812	-567
7b.5 Discounted	21885	-402	-2621	-6554	-2543	-6048

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.