

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 20, 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	305242	7126	12828	10771	53243	66295
1.2 Borrowings from Banks	134121	5256	127920	-48308	137815	-60998
1.3 Other Demand and Time Liabilities	22915	-604	12035	-49537	23603	-47645
2 Liabilities to Others						
2.1 Aggregate Deposits	21505561	-44755	1236752	1030334	2248671	2224896
2.1a Growth (Per cent)	(21430085)		(1094755)		(2106674)	(2291417)
		-0.2	6.9	5.0	13.2	11.5
			(6.1)		(12.4)	(12.0)
2.1.1 Demand	2498380	41136	24161	54527	223401	293789
2.1.2 Time	19007181	-85891	1212591	975808	2025270	1931107
2.2 Borrowings	879626	35953	394298	101683	307748	39999
2.3 Other Demand and Time Liabilities	1031113	-21178	87589	93685	185477	153873
3. Borrowings from Reserve Bank	51223	43483	22863	-171493	83983	-136725
4 Cash in Hand and Balances with Reserve Bank	1042501	-36368	153317	21585	176148	-10986
4.1 Cash in hand	86246	-3776	3879	-3187	-16027	-7895
4.2 Balances with Reserve Bank	956255	-32591	149438	24772	192175	-3091
5 Assets with the Banking System						
5.1 Balances with Other Banks	212388	7298	-11673	14060	-5838	30639
5.2 Money at Call and Short Notice	14726	1657	-2236	2371	9052	-7902
5.3 Advances to Banks	43836	395	5616	-4532	5271	-2964
5.4 Other Assets	74945	4240	26384	-40479	38423	-18569
6 Investments	6402052	18292	566209	295494	905735	420695
6.1a Growth (Per cent)	(6338510)		(453244)		(792770)	(470118)
		0.3	10.5	4.8	17.8	7.0
			(8.4)		(15.6)	(8.0)
6.1 Government Securities	6401403	18178	566339	295793	905842	420742
6.2 Other Approved Securities	649	114	-130	-300	-107	-47
7 Bank Credit	17125371	78769	1476079	693207	2521439	1974057
7.1a Growth (Per cent)	(16648962)		(883638)		(1928999)	(2090088)
		0.5	10.8	4.2	20.0	13.0
			(6.5)		(15.3)	(14.4)
7a.1 Food Credit	19926	-1578	-1041	-3155	-2923	1061
7a.2 Non-food Credit	17105445	80347	1477119	696362	2524363	1972996
7b.1 Loans, Cash Credit and Overdrafts	16820528	83527	1466622	686225	2498108	1929000
7b.2 Inland Bills - Purchased	65157	-2549	5551	4691	9149	20172
7b.3 Discounted	202202	-2435	11936	4844	18996	27355
7b.4 Foreign Bills - Purchased	15251	-296	-3045	-1161	-383	-1249
7b.5 Discounted	22233	523	-4986	-1392	-4431	-1221

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.