

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 18, 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	294003	6082	14172	-468	54102	53712
1.2 Borrowings from Banks	130776	2877	133749	-51652	144992	-70172
1.3 Other Demand and Time Liabilities	23257	1032	13113	-49195	18179	-48380
2 Liabilities to Others						
2.1 Aggregate Deposits	21807565 (21734994)	-112561	1471896 (1337701)	1332339	2311707 (2177512)	2291755 (2353379)
2.1a Growth (Per cent)		-0.5	8.2 (7.4)	6.5	13.4 (12.7)	11.7 (12.1)
2.1.1 Demand	2544470	-47428	68307	100616	223089	295732
2.1.2 Time	19263096	-65133	1403589	1231722	2088618	1996023
2.2 Borrowings	865397	9659	378553	87455	275801	41515
2.3 Other Demand and Time Liabilities	949790	-18247	110472	12362	188351	49668
3. Borrowings from Reserve Bank	7756	680	-21279	-214960	-1576	-136050
4 Cash in Hand and Balances with Reserve Bank	1075809	-5875	108489	54894	98060	67151
4.1 Cash in hand	91269	-4911	540	1835	-26370	466
4.2 Balances with Reserve Bank	984541	-963	107949	53058	124431	66685
5 Assets with the Banking System						
5.1 Balances with Other Banks	210032	15297	-3581	11705	7809	20191
5.2 Money at Call and Short Notice	17922	526	-1571	5567	6959	-5371
5.3 Advances to Banks	46894	3096	8892	-1475	7920	-3183
5.4 Other Assets	64675	504	26120	-50749	35922	-28575
6 Investments	6487716 (6426126)	31406	638281 (527024)	381158	1001670 (890413)	434287 (483954)
6.1a Growth (Per cent)		0.5	11.8 (9.7)	6.2	19.8 (17.6)	7.2 (8.1)
6.1 Government Securities	6486975	31345	638411	381366	1001853	434242
6.2 Other Approved Securities	741	61	-130	-208	-183	45
7 Bank Credit	17238250 (16772606)	-59528	1782651 (1196221)	806086	2574483 (1988053)	1780363 (1901149)
7.1a Growth (Per cent)		-0.3	13.0 (8.7)	4.9	20.0 (15.4)	11.5 (12.8)
7a.1 Food Credit	18654	853	-65	-4427	-5814	-1187
7a.2 Non-food Credit	17219596	-60381	1782716	810513	2580296	1781550
7b.1 Loans, Cash Credit and Overdrafts	16921898	-54750	1764456	787595	2546137	1732536
7b.2 Inland Bills - Purchased	68083	-1639	7291	7616	9290	21357
7b.3 Discounted	210239	-3171	19707	12881	25670	27622
7b.4 Foreign Bills - Purchased	15826	17	-3352	-586	-1494	-367
7b.5 Discounted	22203	15	-5452	-1421	-5120	-784

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.