

#### 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 4, 2024	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2023	2024
			1	2	3	4
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	287753	-17450	7514	-6718	41852	54119
1.2 Borrowings from Banks	128069	-6027	132077	-54360	138274	-71208
1.3 Other Demand and Time Liabilities	22579	-263	13300	-49873	21509	-49245
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	21919742 (21845673)	414075	1563659 (1424547)	1444516	2343915 (2204803)	2312169 (2377213)
2.1a Growth (Per cent)		1.9	8.7 (7.9)	7.1	13.6 (12.8)	11.8 (12.2)
2.1.1 Demand	2591270	92896	116242	147417	251944	294597
2.1.2 Time	19328472	321178	1447417	1297099	2091971	2017572
2.2 Borrowings	855433	-24193	396854	77490	334932	13249
2.3 Other Demand and Time Liabilities	965526	-65671	135584	28098	231354	40291
<b>3. Borrowings from Reserve Bank</b>	<b>7076</b>	<b>-44147</b>	<b>-96153</b>	<b>-215640</b>	<b>-26952</b>	<b>-61856</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1081684</b>	<b>39183</b>	<b>154526</b>	<b>60768</b>	<b>159276</b>	<b>26988</b>
4.1 Cash in hand	96180	9934	3821	6747	-16446	2096
4.2 Balances with Reserve Bank	985504	29249	150705	54022	175722	24892
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	195105	-17280	-8402	-3222	-17417	10084
5.2 Money at Call and Short Notice	17596	2869	5826	5241	18125	-13094
5.3 Advances to Banks	43797	-39	10677	-4571	9538	-8064
5.4 Other Assets	64570	-10375	22660	-50853	35004	-25220
<b>6 Investments</b>	<b>6456259</b> <b>(6392704)</b>	<b>53857</b>	<b>646661</b> <b>(535498)</b>	<b>349701</b>	<b>957437</b> <b>(846274)</b>	<b>394450</b> <b>(442057)</b>
6.1a Growth (Per cent)		0.8	11.9 (9.9)	5.7	18.8 (16.6)	6.5 (7.4)
6.1 Government Securities	6455579	53826	646791	349969	957575	394466
6.2 Other Approved Securities	680	31	-130	-269	-138	-16
<b>7 Bank Credit</b>	<b>17297138</b> <b>(16829443)</b>	<b>172086</b>	<b>1662757</b> <b>(1073839)</b>	<b>864974</b>	<b>2479186</b> <b>(1890268)</b>	<b>1959146</b> <b>(2080369)</b>
7.1a Growth (Per cent)		1.0	12.2 (7.9)	5.3	19.3 (14.7)	12.8 (14.1)
7a.1 Food Credit	17801	-2124	-626	-5279	-1354	-1478
7a.2 Non-food Credit	17279337	174211	1663383	870254	2480540	1960624
7b.1 Loans, Cash Credit and Overdrafts	16976009	155899	1642135	841705	2450192	1908967
7b.2 Inland Bills - Purchased	69722	4565	10010	9255	11559	20278
7b.3 Discounted	213411	11109	18736	16053	23691	31764
7b.4 Foreign Bills - Purchased	15809	558	-3251	-603	-1958	-484
7b.5 Discounted	22188	-44	-4873	-1436	-4297	-1378

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.