

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 23, 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	295815	3470	15009	1345	52361	54687
1.2 Borrowings from Banks	126867	-4096	131819	-55562	154062	-72152
1.3 Other Demand and Time Liabilities	77789	825	9752	5337	23755	9512
2 Liabilities to Others						
2.1 Aggregate Deposits	21324206 (21245259)	-4515	1197047 (1050251)	848979	2247106 (2100310)	2083245 (2151094)
2.1a Growth (Per cent)		-	6.6 (5.8)	4.1	13.2 (12.4)	10.8 (11.3)
2.1.1 Demand	2446054	31494	31882	2201	189313	233742
2.1.2 Time	18878152	-36008	1165165	846778	2057793	1849503
2.2 Borrowings	911276	60638	372744	133333	348564	93202
2.3 Other Demand and Time Liabilities	930713	22472	101056	-6715	228501	40005
3 Borrowings from Reserve Bank	6708	-1117	-71775	-216008	-4998	-86602
4 Cash in Hand and Balances with Reserve Bank	1056491	-3165	203336	35575	230865	-47015
4.1 Cash in hand	96271	7667	2883	6838	-15383	3125
4.2 Balances with Reserve Bank	960220	-10832	200454	28738	246247	-50141
5 Assets with the Banking System						
5.1 Balances with Other Banks	207856	7205	-8222	9529	3469	22655
5.2 Money at Call and Short Notice	16560	3591	-3945	4205	7033	-4359
5.3 Advances to Banks	43551	446	5106	-4817	4462	-2739
5.4 Other Assets	124694	1623	27647	9270	39758	29917
6 Investments	6365707 (6300805)	37469	486440 (373677)	259149	834330 (721566)	464119 (511980)
6.1a Growth (Per cent)		0.6	9.0 (6.9)	4.2	16.5 (14.2)	7.9 (8.8)
6.1 Government Securities	6365349	37484	486492	259739	834345	464535
6.2 Other Approved Securities	358	-15	-52	-590	-16	-416
7 Bank Credit	16945162 (16459830)	64861	1242076 (639875)	512998	2458654 (1856452)	2027851 (2144720)
7.1a Growth (Per cent)		0.4	9.1 (4.7)	3.1	19.7 (14.9)	13.6 (15.0)
7a.1 Food Credit	24361	-3571	-550	1280	-8406	5005
7a.2 Non-food Credit	16920802	68432	1242626	511718	2467059	2022845
7b.1 Loans, Cash Credit and Overdrafts	16635901	68045	1237769	501598	2441679	1973226
7b.2 Inland Bills - Purchased	66754	-453	4527	6287	9745	22792
7b.3 Discounted	204585	-2247	6209	7227	12147	35466
7b.4 Foreign Bills - Purchased	16267	-140	-2221	-145	362	-1056
7b.5 Discounted	21656	-344	-4207	-1969	-5279	-2577

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.