

#### 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
<b>1 Liabilities to the Banking System</b>						
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
<b>2 Liabilities to Others</b>						
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
<b>3. Borrowings from Reserve Bank</b>	<b>6708</b>	<b>-1117</b>	<b>-71775</b>	<b>-216008</b>	<b>-4998</b>	<b>-86602</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>1056491</b>	<b>-3165</b>	<b>203336</b>	<b>35575</b>	<b>230865</b>	<b>-47015</b>
4.1 Cash in hand	96271	7667	2883	6838	-15383	3125
4.2 Balances with Reserve Bank	960220	-10832	200454	28738	246247	-50141
<b>5 Assets with the Banking System</b>						
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
<b>6 Investments</b>	<b>6365707</b> <b>(6300805)</b>	<b>37469</b>	<b>486440</b> <b>(373677)</b>	<b>259149</b>	<b>834330</b> <b>(721566)</b>	<b>464119</b> <b>(511980)</b>
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
<b>7 Bank Credit</b>	<b>16945162</b> <b>(16459830)</b>	<b>64861</b>	<b>1242076</b> <b>(639875)</b>	<b>512998</b>	<b>2458654</b> <b>(1856452)</b>	<b>2027851</b> <b>(2144720)</b>
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.