

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 6, 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	297810	2914	22608	3339	65392	49083
1.2 Borrowings from Banks	128865	2184	120938	-53563	146385	-59272
1.3 Other Demand and Time Liabilities	23520	-54268	10886	-48931	24731	-45890
2 Liabilities to Others						
2.1 Aggregate Deposits	21549985 (21473034)	224859	1344783 (1200965)	1074758	2332369 (2188552)	2161288 (2228156)
2.1a Growth (Per cent)		1.1	7.5 (6.7)	5.2	13.7 (12.8)	11.1 (11.6)
2.1.1 Demand	2456817	10778	18749	12964	230645	257638
2.1.2 Time	19093167	214080	1326034	1061794	2101725	1903650
2.2 Borrowings	843672	-67704	400588	65730	349898	-2244
2.3 Other Demand and Time Liabilities	1052554	121915	83522	115126	195204	179381
3 Borrowings from Reserve Bank	7740	1032	-136898	-214976	-68151	-20446
4 Cash in Hand and Balances with Reserve Bank	1078869	22457	191660	57953	203601	-12961
4.1 Cash in hand	90022	-6169	9021	589	-9759	-9262
4.2 Balances with Reserve Bank	988846	28626	182639	57364	213360	-3700
5 Assets with the Banking System						
5.1 Balances with Other Banks	203121	-4705	-8241	4794	12903	17940
5.2 Money at Call and Short Notice	13070	-3496	669	714	12835	-12464
5.3 Advances to Banks	43442	-110	6180	-4927	3367	-3923
5.4 Other Assets	70706	-53988	25244	-44718	35095	-21668
6 Investments	6383760 (6320075)	18273	567713 (454847)	277202	880701 (767835)	400899 (450080)
6.1a Growth (Per cent)		0.3	10.5 (8.4)	4.5	17.3 (15.0)	6.7 (7.7)
6.1 Government Securities	6383225	18097	567765	277615	880692	401139
6.2 Other Approved Securities	535	176	-52	-414	10	-240
7 Bank Credit	17046401 (16567886)	101092	1363933 (769605)	614237	2487883 (1893555)	2007232 (2123045)
7.1a Growth (Per cent)		0.6	10.0 (5.6)	3.7	19.8 (15.1)	13.3 (14.7)
7a.1 Food Credit	21503	-2857	-834	-1577	-9521	2432
7a.2 Non-food Credit	17024898	103950	1364768	615814	2497404	2004800
7b.1 Loans, Cash Credit and Overdrafts	16736800	100753	1358304	602497	2467050	1953590
7b.2 Inland Bills - Purchased	67707	953	5238	7240	10190	23034
7b.3 Discounted	204637	52	7820	7279	14837	33906
7b.4 Foreign Bills - Purchased	15547	-720	-2831	-865	-204	-1167
7b.5 Discounted	21710	54	-4598	-1914	-3991	-2131

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.