

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 9, 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	291409	10165	26509	-3062	65136	38781
1.2 Borrowings from Banks	130894	-7858	122817	-51535	141971	-59123
1.3 Other Demand and Time Liabilities	76788	1280	9074	4336	24956	9189
2 Liabilities to Others						
2.1 Aggregate Deposits	21328461	134751	1194012	853235	2289247	2090536
	(21247798)		(1045530)		(2140766)	(2158354)
2.1a Growth (Per cent)		0.6	6.6	4.2	13.5	10.9
			(5.8)		(12.6)	(11.3)
2.1.1 Demand	2413376	-30844	1639	-30477	206260	231306
2.1.2 Time	18915085	165595	1192372	883712	2082987	1859230
2.2 Borrowings	850641	-84549	352034	72698	320053	53278
2.3 Other Demand and Time Liabilities	910316	11431	68558	-27112	200009	52107
3 Borrowings from Reserve Bank	7825	664	-134678	-214891	-66653	-22582
4 Cash in Hand and Balances with Reserve Bank	1059671	-15753	119330	38755	100072	40171
4.1 Cash in hand	88619	-10732	17197	-814	-2120	-18841
4.2 Balances with Reserve Bank	971052	-5021	102133	39569	102192	59012
5 Assets with the Banking System						
5.1 Balances with Other Banks	198537	5735	-144	210	17737	5258
5.2 Money at Call and Short Notice	12969	-961	-1628	614	12152	-10268
5.3 Advances to Banks	43030	1418	4529	-5338	5099	-2683
5.4 Other Assets	123094	8650	28375	7670	41232	27589
6 Investments	6327363	13596	498593	220805	841261	413622
	(6262449)		(385930)		(728598)	(461371)
6.1a Growth (Per cent)		0.2	9.2	3.6	16.6	7.0
			(7.1)		(14.4)	(8.0)
6.1 Government Securities	6326990	14333	498666	221380	841283	414002
6.2 Other Approved Securities	373	-737	-73	-575	-23	-380
7 Bank Credit	16881262	67327	1185557	449098	2435074	2020470
	(16392648)		(582260)		(1831777)	(2135153)
7.1a Growth (Per cent)		0.4	8.7	2.7	19.6	13.6
			(4.3)		(14.7)	(15.0)
7a.1 Food Credit	27931	-259	24	4850	-12167	8001
7a.2 Non-food Credit	16853330	67586	1185532	444247	2447241	2012469
7b.1 Loans, Cash Credit and Overdrafts	16568816	68384	1177335	434513	2414742	1966575
7b.2 Inland Bills - Purchased	67206	-431	4220	6740	8922	23552
7b.3 Discounted	206832	-241	9201	9474	16364	34721
7b.4 Foreign Bills - Purchased	16407	555	-1570	-5	612	-1567
7b.5 Discounted	22000	-940	-3628	-1624	-5566	-2812

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.