

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 24, 2025	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2024	2025
			3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	274512	2808	39600	-19959	57239	8793
1.2 Borrowings from Banks	143634	170	130583	-38795	135084	-54149
1.3 Other Demand and Time Liabilities	29456	1396	12636	-42996	16147	-41704
2 Liabilities to Others						
2.1 Aggregate Deposits	22128932 (22064692)	-22243	2015238 (1898937)	1653705	2339724 (2223422)	2069780 (2121842)
2.1a Growth (Per cent)		-0.1	11.2 (10.5)	8.1	13.2 (12.5)	10.3 (10.6)
2.1.1 Demand	2512914	34734	174584	69061	198268	157899
2.1.2 Time	19616018	-56977	1840654	1584644	2141456	1911880
2.2 Borrowings	953970	30522	365499	176027	351059	143142
2.3 Other Demand and Time Liabilities	992529	9678	101263	55101	159213	101615
3. Borrowings from Reserve Bank	354098	61449	172552	131382	216015	16461
4 Cash in Hand and Balances with Reserve Bank	974706	-37080	117735	-46209	93901	-43198
4.1 Cash in hand	84812	3627	-6166	-4621	-26335	715
4.2 Balances with Reserve Bank	889895	-40707	123901	-41588	120235	-43914
5 Assets with the Banking System						
5.1 Balances with Other Banks	196604	-7497	5601	-1723	8952	-2420
5.2 Money at Call and Short Notice	18463	6495	-7460	6108	-4307	1059
5.3 Advances to Banks	38160	-1025	1115	-10208	1714	-4139
5.4 Other Assets	60672	4564	32852	-54751	37525	-39310
6 Investments	6635526	7100	559020	528968	779548	661358
	(6584651)		(465533)		(686060)	(703970)
6.1a Growth (Per cent)		0.1	10.3 (8.6)	8.7	15.0 (13.2)	11.1 (12.0)
6.1 Government Securities	6635022	7109	559040	529413	779594	661661
6.2 Other Approved Securities	504	-9	-20	-445	-46	-303
7 Bank Credit	17874756	74096	2368356	1442592	2706056	1831164
	(17433167)		(1815120)		(2152820)	(1942811)
7.1a Growth (Per cent)		0.4	17.3 (13.3)	8.8	20.3 (16.1)	11.4 (12.5)
7a.1 Food Credit	56179	-1544	25713	33098	-4547	10560
7a.2 Non-food Credit	17818577	75640	2342643	1409494	2710602	1820604
7b.1 Loans, Cash Credit and Overdrafts	17555289	78576	2339616	1420986	2658003	1790766
7b.2 Inland Bills - Purchased	71980	-2422	11937	11513	17006	20608
7b.3 Discounted	209506	-2119	26327	12148	37662	20269
7b.4 Foreign Bills - Purchased	15571	-130	-2970	-841	-567	-1004
7b.5 Discounted	22410	191	-6554	-1214	-6048	525

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.