

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 7, 2025	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2023-24	2024-25	2024	2025
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	280329	5748	47300	-14142	59698	6910
1.2 Borrowings from Banks	111794	-32379	115582	-70635	107092	-70987
1.3 Other Demand and Time Liabilities	35258	5803	12409	-37194	14378	-35675
2 Liabilities to Others						
2.1 Aggregate Deposits	22334601 (22271598)	208029	2151468 (2037014)	1859375	2421856 (2307402)	2139219 (2190671)
2.1a Growth (Per cent)		0.9	11.9 (11.3)	9.1	13.6 (13.0)	10.6 (10.9)
2.1.1 Demand	2498428	-12486	138833	54574	227958	179164
2.1.2 Time	19836174	220515	2012635	1804800	2193898	1960055
2.2 Borrowings	940558	-13421	349489	162616	331620	145740
2.3 Other Demand and Time Liabilities	1048172	57251	129677	110744	145037	128844
3. Borrowings from Reserve Bank	185420	-168678	88257	-37296	108162	-67922
4 Cash in Hand and Balances with Reserve Bank	962219	-12505	92044	-58697	81001	-29995
4.1 Cash in hand	83830	-999	-4812	-5603	-20365	-1621
4.2 Balances with Reserve Bank	878388	-11506	96856	-53094	101366	-28375
5 Assets with the Banking System						
5.1 Balances with Other Banks	206200	9595	5755	7872	7277	7023
5.2 Money at Call and Short Notice	17475	3612	-10160	5120	2620	2770
5.3 Advances to Banks	36252	-2536	3918	-12116	3418	-8850
5.4 Other Assets	67744	7080	41252	-47680	42977	-40637
6 Investments	6669290 (6618409)	33764	639498 (546668)	562732	786686 (693855)	614644 (656593)
6.1a Growth (Per cent)		0.5	11.8 (10.1)	9.2	14.9 (13.2)	10.2 (11.0)
6.1 Government Securities	6668796	33774	639576	563187	786785	614899
6.2 Other Approved Securities	494	-10	-77	-455	-99	-255
7 Bank Credit	17965275 (17529632)	96796	2472241 (1923921)	1533111	2729416 (2181096)	1817798 (1930476)
7.1a Growth (Per cent)		0.5	18.1 (14.1)	9.3	20.3 (16.3)	11.3 (12.4)
7a.1 Food Credit	53945	-2234	26536	30864	2146	7503
7a.2 Non-food Credit	17911330	99030	2445705	1502247	2727270	1810296
7b.1 Loans, Cash Credit and Overdrafts	17642060	92791	2446321	1507757	2690049	1770833
7b.2 Inland Bills - Purchased	73539	1727	13186	13072	16853	20919
7b.3 Discounted	212518	3103	22757	15160	31449	26851
7b.4 Foreign Bills - Purchased	15330	-241	-3283	-1082	-1977	-932
7b.5 Discounted	21827	-583	-6739	-1797	-6958	127

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.