

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 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	284322	11645	67482	-10149	74902	-9280
1.2 Borrowings from Banks	113376	598	113235	-69053	98893	-67059
1.3 Other Demand and Time Liabilities	38844	2137	13383	-33608	12724	-33064
2 Liabilities to Others						
2.1 Aggregate Deposits	22510123 (22449530)	225818	2376168 (2265674)	2034896	2461758 (2351264)	2090041 (2139943)
2.1a Growth (Per cent)		1.0	13.2 (12.6)	9.9	13.7 (13.1)	10.2 (10.5)
2.1.1 Demand	2541481	17386	194120	97628	255398	166931
2.1.2 Time	19968641	208432	2182049	1937268	2206360	1923109
2.2 Borrowings	939108	38133	317538	161165	311527	176240
2.3 Other Demand and Time Liabilities	1056077	34469	158030	118649	137833	108395
3. Borrowings from Reserve Bank	183436	-118465	-75668	-39280	-87779	94019
4 Cash in Hand and Balances with Reserve Bank	970315	693	99893	-50601	85715	-29749
4.1 Cash in hand	83048	1888	7944	-6385	-5440	-15159
4.2 Balances with Reserve Bank	887267	-1195	91950	-44216	91155	-14590
5 Assets with the Banking System						
5.1 Balances with Other Banks	206704	1575	5145	8377	5630	8137
5.2 Money at Call and Short Notice	28186	11894	-10894	15831	-2392	14215
5.3 Advances to Banks	38908	1913	5852	-9460	7401	-8129
5.4 Other Assets	62778	1813	39588	-52646	39989	-43940
6 Investments	6737320 (6686640)	86289	689556 (597841)	630762	718200 (626485)	632616 (673651)
6.1a Growth (Per cent)		1.3	12.7 (11.0)	10.3	13.3 (11.6)	10.4 (11.2)
6.1 Government Securities	6736826	86319	689581	631217	718246	632924
6.2 Other Approved Securities	494	-30	-25	-455	-46	-307
7 Bank Credit	18128582 (17701852)	138603	2638324 (2106393)	1696418	2764966 (2233035)	1815023 (1920225)
7.1a Growth (Per cent)		0.8	19.3 (15.4)	10.3	20.4 (16.5)	11.1 (12.2)
7a.1 Food Credit	42552	-4896	11798	19471	3425	10849
7a.2 Non-food Credit	18086030	143498	2626526	1676947	2761541	1804175
7b.1 Loans, Cash Credit and Overdrafts	17799906	134297	2603890	1665603	2721890	1771110
7b.2 Inland Bills - Purchased	73940	963	15499	13473	16615	19007
7b.3 Discounted	216713	2378	27753	19355	32889	26049
7b.4 Foreign Bills - Purchased	15073	176	-3131	-1339	-1433	-1340
7b.5 Discounted	22950	789	-5687	-674	-4995	198

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.