

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 21, 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	309413	25091	68352	14943	68352	14943
1.2 Borrowings from Banks	112450	-925	115230	-69978	115230	-69978
1.3 Other Demand and Time Liabilities	29907	-8937	13928	-42545	13928	-42545
2 Liabilities to Others						
2.1 Aggregate Deposits	22574982	64864	2431313	2099755	2431313	2099755
2.1a Growth (Per cent)	(22515535)	0.3	(2323070)	13.5	(2323070)	(2148551)
			(12.9)	10.3	(12.9)	10.3
2.1.1 Demand	2692659	151182	263423	248806	263423	248806
2.1.2 Time	19882323	-86318	2167890	1850950	2167890	1850950
2.2 Borrowings	915248	-23860	332613	137305	332613	137305
2.3 Other Demand and Time Liabilities	1062892	8166	147777	125464	147777	125464
3. Borrowings from Reserve Bank	311466	128030	57631	88750	57631	88750
4 Cash in Hand and Balances with Reserve Bank	964289	-6107	120746	-56627	120746	-56627
4.1 Cash in hand	81874	-1254	-829	-7559	-829	-7559
4.2 Balances with Reserve Bank	882415	-4852	121575	-49068	121575	-49068
5 Assets with the Banking System						
5.1 Balances with Other Banks	215776	9070	4905	17449	4905	17449
5.2 Money at Call and Short Notice	25838	-2348	-12509	13483	-12509	13483
5.3 Advances to Banks	39504	596	7184	-8865	7184	-8865
5.4 Other Assets	67362	4585	48294	-48061	48294	-48061
6 Investments	6697928	-39392	691410	591370	691410	591370
	(6650167)		(599855)		(599855)	(635165)
6.1a Growth (Per cent)		-0.6	12.8	9.7	12.8	9.7
			(11.1)		(11.1)	(10.6)
6.1 Government Securities	6697298	-39528	691288	591689	691288	591689
6.2 Other Approved Securities	630	136	122	-319	122	-319
7 Bank Credit	18243936	118523	2756929	1811772	2756929	1811772
	(17822569)		(2226242)		(2226242)	(1921091)
7.1a Growth (Per cent)		0.7	20.2	11.0	20.2	11.0
			(16.3)		(16.3)	(12.1)
7a.1 Food Credit	36531	-6021	3175	13450	3175	13450
7a.2 Non-food credit	18207404	124544	2753753	1798321	2753753	1798321
7b.1 Loans, Cash credit and Overdrafts	17909815	113081	2709397	1775512	2709397	1775512
7b.2 Inland Bills - Purchased	74963	1022	21032	14496	21032	14496
7b.3 Discounted	221059	4344	34447	23701	34447	23701
7b.4 Foreign Bills - Purchased	15122	49	-3133	-1290	-3133	-1290
7b.5 Discounted	22977	27	-4815	-648	-4815	-648

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.