

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 10, 2025	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2023-24	2024-25	2024	2025
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	270043	-21532	36636	-24427	53463	7288
1.2 Borrowings from Banks	143689	5355	113781	-38740	134885	-37291
1.3 Other Demand and Time Liabilities	30536	3931	11222	-41915	15432	-39210
2 Liabilities to Others						
2.1 Aggregate Deposits	22150249 (22084821)	87658	1940921 (1821562)	1675023	2310060 (2190701)	2165414 (2219345)
2.1a Growth (Per cent)		0.4	10.8 (10.1)	8.2	13.1 (12.4)	10.8 (11.2)
2.1.1 Demand	2478194	-91379	84970	34341	189777	212793
2.1.2 Time	19672055	179037	1855952	1640682	2120284	1952621
2.2 Borrowings	926377	-28723	380687	148435	353023	100361
2.3 Other Demand and Time Liabilities	985205	-11421	82564	47777	193155	112990
3 Borrowings from Reserve Bank	292649	47952	67558	69933	136706	60006
4 Cash in Hand and Balances with Reserve Bank	1008834	-19860	106073	-12082	99121	2591
4.1 Cash in hand	78233	-11034	-3331	-11200	-19286	-8699
4.2 Balances with Reserve Bank	930602	-8826	109404	-881	118407	11290
5 Assets with the Banking System						
5.1 Balances with Other Banks	204074	-12664	1008	5746	9674	9643
5.2 Money at Call and Short Notice	12027	-6316	-13087	-328	-7867	249
5.3 Advances to Banks	39185	-1497	1036	-9183	-923	-3035
5.4 Other Assets	56453	-7394	25822	-58971	31678	-36499
6 Investments	6619827 (6568952)	24080	591145 (494524)	513269	805830 (709210)	613534 (659280)
6.1a Growth (Per cent)		0.4	10.9 (9.1)	8.4	15.5 (13.6)	10.2 (11.2)
6.1 Government Securities	6619314	24065	591244	513705	805956	613748
6.2 Other Approved Securities	513	15	-99	-436	-126	-214
7 Bank Credit	17801605 (17368554)	58567	2294690 (1728150)	1369441	2693167 (2126626)	1831679 (1965169)
7.1a Growth (Per cent)		0.3	16.8 (12.6)	8.3	20.3 (16.0)	11.5 (12.8)
7a.1 Food Credit	57723	1584	24063	34642	-8686	13755
7a.2 Non-food Credit	17743882	56983	2270628	1334799	2701852	1817924
7b.1 Loans, Cash Credit and Overdrafts	17477472	55424	2262006	1343169	2643894	1790560
7b.2 Inland Bills - Purchased	74487	2424	12276	14020	17132	22776
7b.3 Discounted	211716	-103	29424	14358	39019	19381
7b.4 Foreign Bills - Purchased	15701	150	-2864	-711	-1289	-980
7b.5 Discounted	22229	672	-6152	-1396	-5590	-58

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.