

## 4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item                                                 | Outstanding<br>as on<br>Feb. 9, 2024 | Variation over |                       |                                    |                |                                    |
|------------------------------------------------------|--------------------------------------|----------------|-----------------------|------------------------------------|----------------|------------------------------------|
|                                                      |                                      | Fortnight      | Financial year so far |                                    | Year-on-Year   |                                    |
|                                                      |                                      |                | 2022-23               | 2023-24                            | 2023           | 2024                               |
|                                                      | 1                                    | 2              | 3                     | 4                                  | 5              | 6                                  |
| <b>1 Liabilities to the Banking System</b>           |                                      |                |                       |                                    |                |                                    |
| 1.1 Demand and Time Deposits from Banks              | 273419                               | 7700           | 23151                 | 47300                              | 31175          | 59698                              |
| 1.2 Borrowings from Banks                            | 182781                               | -14902         | 37372                 | 115582                             | 18681          | 107092                             |
| 1.3 Other Demand and Time Liabilities                | 70933                                | -227           | 26794                 | 12409                              | 32306          | 14378                              |
| <b>2 Liabilities to Others</b>                       |                                      |                |                       |                                    |                |                                    |
| 2.1 Aggregate Deposits                               | 20195386<br>(20080931)               | 136234         | 1308212               | 2151472<br>(2037018)               | 1645392        | 2421860<br>(2307406)               |
| 2.1a Growth (Per cent)                               |                                      | 0.7            | 7.9                   | 11.9<br>(11.3)                     | 10.2           | 13.6<br>(13.0)                     |
| 2.1.1 Demand                                         | 2319268                              | -35747         | 18559                 | 138838                             | 197130         | 227963                             |
| 2.1.2 Time                                           | 17876117                             | 171980         | 1289654               | 2012634                            | 1448262        | 2193897                            |
| 2.2 Borrowings                                       | 794818                               | -16009         | 188605                | 349489                             | 196117         | 331620                             |
| 2.3 Other Demand and Time Liabilities                | 920154                               | 29240          | 133444                | 130503                             | 152584         | 145863                             |
| <b>3. Borrowings from Reserve Bank</b>               | <b>253342</b>                        | <b>-84295</b>  | <b>50880</b>          | <b>88257</b>                       | <b>50020</b>   | <b>108162</b>                      |
| <b>4 Cash in Hand and Balances with Reserve Bank</b> | <b>992212</b>                        | <b>-25693</b>  | <b>141851</b>         | <b>92041</b>                       | <b>178408</b>  | <b>80998</b>                       |
| 4.1 Cash in hand                                     | 85448                                | 1352           | 19890                 | -4814                              | 18977          | -20368                             |
| 4.2 Balances with Reserve Bank                       | 906763                               | -27045         | 121960                | 96856                              | 159431         | 101366                             |
| <b>5 Assets with the Banking System</b>              |                                      |                |                       |                                    |                |                                    |
| 5.1 Balances with Other Banks                        | 199182                               | 158            | 27660                 | 5759                               | 19469          | 7281                               |
| 5.2 Money at Call and Short Notice                   | 14705                                | -2700          | 5103                  | -10160                             | 4518           | 2620                               |
| 5.3 Advances to Banks                                | 45103                                | 2803           | 5883                  | 3918                               | 10547          | 3418                               |
| 5.4 Other Assets                                     | 108381                               | 8399           | 28791                 | 41252                              | 33501          | 42977                              |
| <b>6 Investments</b>                                 | <b>6054646</b><br><b>(5961816)</b>   | <b>80478</b>   | <b>539013</b>         | <b>639498</b><br><b>(546668)</b>   | <b>597050</b>  | <b>786686</b><br><b>(693856)</b>   |
| 6.1a Growth (Per cent)                               |                                      | 1.3            | 11.4                  | 11.8<br>(10.1)                     | 12.8           | 14.9<br>(13.2)                     |
| 6.1 Government Securities                            | 6053897                              | 80536          | 538934                | 639576                             | 597426         | 786785                             |
| 6.2 Other Approved Securities                        | 749                                  | -58            | 79                    | -77                                | -376           | -99                                |
| <b>7 Bank Credit</b>                                 | <b>16147043</b><br><b>(15598722)</b> | <b>103451</b>  | <b>1526746</b>        | <b>2471808</b><br><b>(1923487)</b> | <b>1856298</b> | <b>2728983</b><br><b>(2180662)</b> |
| 7.1a Growth (Per cent)                               |                                      | 0.6            | 12.8                  | 18.1<br>(14.1)                     | 16.1           | 20.3<br>(16.3)                     |
| 7a.1 Food Credit                                     | 46442                                | 823            | -10714                | 26536                              | -33684         | 2146                               |
| 7a.2 Non-food credit                                 | 16100601                             | 102628         | 1537460               | 2445271                            | 1889982        | 2726837                            |
| 7b.1 Loans, Cash credit and Overdrafts               | 15870793                             | 106270         | 1529841               | 2445887                            | 1842649        | 2689615                            |
| 7b.2 Inland Bills - Purchased                        | 52620                                | 1248           | -288                  | 13186                              | 1464           | 16853                              |
| 7b.3 Discounted                                      | 185668                               | -3569          | 7                     | 22757                              | 12828          | 31449                              |
| 7b.4 Foreign Bills - Purchased                       | 16262                                | -313           | -918                  | -3283                              | -1076          | -1977                              |
| 7b.5 Discounted                                      | 21700                                | -185           | -1896                 | -6739                              | 433            | -6958                              |

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.