

Table 3.1: Scheduled Commercial Banks : Outstanding at the end of Financial Year

Items	(in ₹ lakh crore)										
	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Sources											
1. Aggregate deposits	85.33	93.27	107.58	114.26	125.74	135.67	151.14	164.65	180.44	204.75	
Demand	7.94	8.89	12.81	13.70	15.11	16.17	18.61	20.73	21.80	24.44	
Time	77.39	84.38	94.76	100.56	110.62	119.50	132.52	143.93	158.63	180.31	
2. Borrowings from RBI	1.58	2.32	0.22	2.74	1.81	2.86	0.90	0.94	1.65	2.23	
3. Other borrowings @	2.26	2.99	3.16	3.66	3.78	3.09	2.44	2.75	4.45	7.75	
4. Other demand and time liabilities	4.57	5.04	4.64	5.59	5.44	6.04	6.57	6.41	7.90	9.37	
5. Residual (Net)	0.80	-0.43	-1.17	-0.95	1.17	-0.25	-0.59	-0.85	5.47	11.50	
Total	94.55	103.20	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	
Uses											
1. Bank credit	65.36	72.50	78.41	86.25	97.72	103.71	109.50	118.91	136.75	164.32	
2. Investments	24.92	26.26	30.31	33.18	33.81	37.47	44.63	47.29	54.15	61.07	
Government Securities	24.90	26.24	30.30	33.17	33.79	37.39	44.62	47.28	54.14	61.06	
Other Approved Securities	0.02	0.02	0.01	0.01	0.02	0.09	0.01	0.01	0.01	0.01	
3. Cash in hand	0.53	0.57	0.61	0.60	0.75	0.87	0.91	0.86	0.90	0.89	
4. Balances with RBI	3.73	3.87	5.09	5.26	5.66	5.36	5.43	6.83	8.10	9.31	
Total	94.55	103.20	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	

@ Borrowing other than from RBI, NABARD, EXIM bank

Source: Form 'A' Return submitted by banks under Section 42(2) of RBI Act, 1934

Notes : 1. Data relate to amount outstanding as on last reporting Friday of March.

2. Data for March 22, 2024 and May 31, 2024 are provisional.