

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

Items	(in ₹ lakh crore)										
	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25 (as on Dec 27, 2024)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Sources											
1. Aggregate deposits	93.27	107.58	114.26	125.74	135.67	151.14	164.65	180.44	204.75	220.63	
Demand	8.89	12.81	13.70	15.11	16.17	18.61	20.73	21.80	24.44	25.70	
Time	84.38	94.76	100.56	110.62	119.50	132.52	143.93	158.63	180.31	194.93	
2. Borrowings from RBI	2.32	0.22	2.74	1.81	2.86	0.90	0.94	1.65	2.23	2.45	
3. Other borrowings @	2.99	3.16	3.66	3.78	3.09	2.44	2.75	4.45	7.78	9.55	
4. Other demand and time liabilities	5.04	4.64	5.59	5.44	6.04	6.57	6.41	7.90	9.37	9.97	
5. Residual (Net)	-0.43	-1.17	-0.95	1.17	-0.25	-0.59	-0.85	5.47	11.46	11.07	
Total	103.20	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	253.66	
Uses											
1. Bank credit	72.50	78.41	86.25	97.72	103.71	109.50	118.91	136.75	164.32	177.43	
2. Investments	26.26	30.31	33.18	33.81	37.47	44.63	47.29	54.15	61.07	65.95	
Government Securities	26.24	30.30	33.17	33.79	37.39	44.62	47.28	54.14	61.06	65.94	
Other Approved Securities	0.02	0.01	0.01	0.02	0.09	0.01	0.01	0.01	0.01	0.00	
3. Cash in hand	0.57	0.61	0.60	0.75	0.87	0.91	0.86	0.90	0.89	0.89	
4. Balances with RBI	3.87	5.09	5.26	5.66	5.36	5.43	6.83	8.10	9.31	9.39	
Total	103.20	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	253.66	

@ 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 December 27, 2024 are provisional.