

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 27, 2025	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2024-25	2025-26	2024	2025
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	371107	30504	-12501	61693	24323	89137
1.2 Borrowings from Banks	100641	-8626	-32261	-11335	110437	-49527
1.3 Other Demand and Time Liabilities	24747	820	4142	-5168	15089	-51846
2 Liabilities to Others						
2.1 Aggregate Deposits	23425644 (23373017)	355861	810171	845043	2129379 (2039982)	2140247 (2177017)
2.1a Growth (Per cent)		1.5	4.0	3.7	11.1 (10.6)	10.1 (10.3)
2.1.1 Demand	3072874	213640	157824	374825	152756	471197
2.1.2 Time	20352770	142221	652347	470217	1976623	1669050
2.2 Borrowings	850218	11756	-13481	-65030	289457	85757
2.3 Other Demand and Time Liabilities	1059099	-46931	-7849	-2532	104706	129520
3. Borrowings from Reserve Bank	1065	-1183	-119975	-310401	51874	-101676
4 Cash in Hand and Balances with Reserve Bank	1020154	-2771	57517	55865	93384	-58279
4.1 Cash in hand	86671	-3801	15544	4797	-8904	-18307
4.2 Balances with Reserve Bank	933483	1030	41973	51069	102288	-39972
5 Assets with the Banking System						
5.1 Balances with Other Banks	273829	19228	2201	58028	1542	73300
5.2 Money at Call and Short Notice	23913	2169	-749	-1925	-15591	12307
5.3 Advances to Banks	31558	61	1920	-7946	21926	-18731
5.4 Other Assets	69084	3235	-1318	1732	33230	-45022
6 Investments	6696802	5258	51649	-1126	487586	538595
	(6650215)				(422242)	(557353)
6.1a Growth (Per cent)		0.1	0.8	0	8.6 (7.4)	8.7 (9.1)
6.1 Government Securities	6696347	5373	51460	-951	487205	539278
6.2 Other Approved Securities	454	-115	189	-175	382	-683
7 Bank Credit	18483098	169135	453865	239125	2502310	1597069
	(18088612)				(2002080)	(1702814)
7.1a Growth (Per cent)		0.9	2.8	1.3	17.4 (13.9)	9.5 (10.4)
7a.1 Food Credit	64389	-3217	10823	27858	5997	30485
7a.2 Non-food credit	18418709	172352	443042	211268	2496313	1566584
7b.1 Loans, Cash credit and Overdrafts	18143279	166724	430220	233428	2443600	1578757
7b.2 Inland Bills - Purchased	79560	1435	7597	4597	24311	11496
7b.3 Discounted	223845	80	15874	2785	39196	10613
7b.4 Foreign Bills - Purchased	13787	277	498	-1334	-2353	-3122
7b.5 Discounted	22626	618	-324	-350	-2444	-674

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.