

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 25, 2025	Variation over				
		Fortnight	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	342422	1021	-13084	33008	35031	61036
1.2 Borrowings from Banks	105206	9636	-43677	-6770	-54518	-33546
1.3 Other Demand and Time Liabilities	22321	-204	3056	-7595	9431	-53186
2 Liabilities to Others						
2.1 Aggregate Deposits	23349278	23573	718342	768677	2025805	2155710
2.1a Growth (Per cent)		0.1	3.5	3.4	10.6	10.2
2.1.1 Demand	2876367	74332	367	178318	185438	432146
2.1.2 Time	20472912	-50760	717975	590359	1840367	1723564
2.2 Borrowings	837820	-17466	157247	-77429	150848	-97370
2.3 Other Demand and Time Liabilities	990022	18099	-38460	-71610	78194	91054
3. Borrowings from Reserve Bank	1906	683	-215555	-309560	-37867	-5255
4 Cash in Hand and Balances with Reserve Bank	1000708	-14033	54508	36419	79220	-74716
4.1 Cash in hand	82478	-2063	9917	604	2427	-16872
4.2 Balances with Reserve Bank	918229	-11970	44590	35815	76794	-57844
5 Assets with the Banking System						
5.1 Balances with Other Banks	264216	6899	-5201	48414	1573	71089
5.2 Money at Call and Short Notice	17836	284	1575	-8002	-8978	3906
5.3 Advances to Banks	27214	-1919	-6756	-12290	-1124	-14399
5.4 Other Assets	59896	-9349	-980	-7457	21724	-54548
6 Investments	6726836	10588	207209	28908	474408	413069
6.1a Growth (Per cent)		0.2	3.4	0.4	8.1	6.5
6.1 Government Securities	6726292	10598	207047	28994	474050	413635
6.2 Other Approved Securities	544	-10	162	-86	357	-567
7 Bank Credit	18501872	31979	381771	257900	2026811	1687937
7.1a Growth (Per cent)		0.2	2.3	1.4	13.7	10.0
7a.1 Food Credit	56674	-2318	5109	20143	7354	28484
7a.2 Non-food credit	18445197	34298	376662	237756	2019458	1659453
7b.1 Loans, Cash credit and Overdrafts	18163660	33783	366130	253809	1972449	1663228
7b.2 Inland Bills - Purchased	77094	-2034	7171	2131	24077	9456
7b.3 Discounted	225406	437	9715	4347	34966	18334
7b.4 Foreign Bills - Purchased	13316	-417	-560	-1806	-2676	-2536
7b.5 Discounted	22395	210	-684	-582	-2004	-545

Note: Data include the impact of merger of a non-bank with a bank w.e.f. July 1, 2023.