

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 18, 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	346509	-4565	-1682	37095	50867	53720
1.2 Borrowings from Banks	105133	-620	-10343	-6842	134356	-66952
1.3 Other Demand and Time Liabilities	23925	860	2325	-5991	16295	-50852
2 Liabilities to Others						
2.1 Aggregate Deposits	22860857 (22802325)	-254836	278168	280256	2441585 (2335603)	2107463 (2154913)
2.1a Growth (Per cent)		-1.1	1.4	1.2	13.3 (12.8)	10.2 (10.4)
2.1.1 Demand	2637202	-144032	18093	-60846	322930	175256
2.1.2 Time	20223655	-110804	260074	341103	2118655	1932207
2.2 Borrowings	868605	-51991	-2604	-46643	316822	93267
2.3 Other Demand and Time Liabilities	1018942	-2939	-40180	-42689	157792	121694
3. Borrowings from Reserve Bank	24763	-35268	-137377	-286703	48789	-60576
4 Cash in Hand and Balances with Reserve Bank	990981	-16781	23640	26692	109049	-53575
4.1 Cash in hand	81713	4287	10888	-162	3026	-18608
4.2 Balances with Reserve Bank	909269	-21068	12753	26854	106023	-34967
5 Assets with the Banking System						
5.1 Balances with Other Banks	238145	8163	-10311	22343	-8730	50129
5.2 Money at Call and Short Notice	22294	-10887	3887	-3544	-5158	6052
5.3 Advances to Banks	40267	-1460	-905	763	8487	-7196
5.4 Other Assets	71217	1894	-7981	3864	38200	-36226
6 Investments	6692608 (6644842)	28217	41652	-5320	702725 (615421)	544397 (583935)
6.1a Growth (Per cent)		0.4	0.7	-0.1	12.9 (11.3)	8.9 (9.6)
6.1 Government Securities	6691992	28378	41491	-5306	702422	544891
6.2 Other Approved Securities	616	-161	161	-14	303	-494
7 Bank Credit	18186759 (17774269)	-214574	59632	-57213	2632350 (2111531)	1694963 (1803291)
7.1a Growth (Per cent)		-1.2	0.4	-0.3	19.0 (15.2)	10.3 (11.3)
7a.1 Food Credit	32126	2769	-4991	-4406	-3202	14036
7a.2 Non-food credit	18154634	-217343	64623	-52808	2635552	1680927
7b.1 Loans, Cash credit and Overdrafts	17845126	-200026	43117	-64726	2575813	1667706
7b.2 Inland Bills - Purchased	79493	-2857	4568	4530	23067	14458
7b.3 Discounted	224770	-9844	11974	3710	41957	15438
7b.4 Foreign Bills - Purchased	14727	-1155	142	-395	-2184	-1827
7b.5 Discounted	22644	-691	-168	-333	-6303	-812

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.