

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 15, 2026	Fortnight	Variation over			
			Financial Year so far		Year-on-Year	
			2024-25	2025-26	2025	2026
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	334595	-5516	-22767	25181	8948	62891
1.2 Borrowings from Banks	80441	-3569	-38965	-31535	-37516	-63023
1.3 Other Demand and Time Liabilities	33029	209	-44392	3113	-41687	4969
2 Liabilities to Others						
2.1 Aggregate Deposits	24499894	-357599	1675948	1919293	2166340	2348720
2.1a Growth (Per cent)		-1.4	8.2	8.5	10.8	10.6
2.1.1 Demand	2990792	-283930	34327	292743	212780	512612
2.1.2 Time	21509103	-73668	1641621	1626550	1953560	1836108
2.2 Borrowings	921543	95965	145505	6295	97432	-1905
2.3 Other Demand and Time Liabilities	1062922	-5101	45423	1291	110636	80071
3 Borrowings from Reserve Bank	32336	-136638	69933	-279130	60006	-260313
4 Cash in Hand and Balances with Reserve Bank	796313	234	-9130	-167976	5543	-215473
4.1 Cash in hand	78479	-4983	-8249	-3395	-5747	-2706
4.2 Balances with Reserve Bank	717834	5217	-881	-164581	11290	-212768
5 Assets with the Banking System						
5.1 Balances with Other Banks	280252	8589	5774	64450	9671	76150
5.2 Money at Call and Short Notice	32229	-3868	-387	6391	191	20261
5.3 Advances to Banks	32218	-3074	-9183	-7285	-3035	-6967
5.4 Other Assets	67909	-1299	-59315	556	-36843	11800
6 Investments	6807967	-77016	521868	110040	622133	179541
6.1a Growth (Per cent)		-1.1	8.5	1.6	10.4	2.7
6.1 Government Securities	6807467	-77016	522304	110169	622348	179553
6.2 Other Approved Securities	501	1	-436	-129	-214	-12
7 Bank Credit	20132365	-188423	1367230	1888393	1829468	2332971
7.1a Growth (Per cent)		-0.9	8.3	10.4	11.5	13.1
7a.1 Food Credit	88169	197	34642	51638	13754	30446
7a.2 Non-food credit	20044196	-188619	1332588	1836755	1815714	2302525
7b.1 Loans, Cash credit and Overdrafts	19734276	-180846	1341140	1824425	1788530	2258833
7b.2 Inland Bills - Purchased	95391	-1549	13939	20428	22696	20985
7b.3 Discounted	266853	-4773	14267	45794	19290	55228
7b.4 Foreign Bills - Purchased	12779	-837	-711	-2343	-980	-2922
7b.5 Discounted	23066	-417	-1405	89	-68	847

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

As per the Banking Laws (Amendment) Act, 2025, the definition of fortnight has been revised from alternate Fridays to 15th and last calendar day of a month, w.e.f. December 15, 2025.