

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 19, 2025	Variation over				
		Fortnight	Financial Year so far		Year-on-Year	
			2024-25	2025-26	2024	2025
			3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	319557	-2766	10732	10143	66256	14354
1.2 Borrowings from Banks	84797	-12020	-48333	-27179	-61023	-49299
1.3 Other Demand and Time Liabilities	26959	-776	-49611	-2957	-47718	4118
2 Liabilities to Others						
2.1 Aggregate Deposits	23545571	-123339	1030441	964970	2225002	2039904
2.1a Growth (Per cent)		-0.5	5.0	4.3	11.5	9.5
2.1.1 Demand	2847059	-44451	54520	149010	293782	348686
2.1.2 Time	20698512	-78888	975921	815959	1931220	1691218
2.2 Borrowings	858518	41949	101684	-56730	39999	-21108
2.3 Other Demand and Time Liabilities	1074849	-40551	93769	13217	153957	43652
3. Borrowings from Reserve Bank	57401	53465	-171493	-254065	-136725	6178
4 Cash in Hand and Balances with Reserve Bank	966350	-44356	21585	2062	-10986	-76150
4.1 Cash in hand	81413	-2693	-3187	-461	-7896	-4833
4.2 Balances with Reserve Bank	884937	-41663	24772	2523	-3091	-71317
5 Assets with the Banking System						
5.1 Balances with Other Banks	241013	-5275	14058	25212	30636	28628
5.2 Money at Call and Short Notice	14110	-11388	2371	-11728	-7902	-616
5.3 Advances to Banks	31241	2153	-4532	-8263	-2964	-12595
5.4 Other Assets	64462	-1697	-40479	-2891	-18569	-10483
6 Investments	6846256	26259	297486	148328	422687	442212
6.1a Growth (Per cent)		0.4	4.9	2.2	7.1	6.9
6.1 Government Securities	6845737	26199	297786	148439	422735	442342
6.2 Other Approved Securities	519	60	-300	-111	-47	-130
7 Bank Credit	18902934	102248	692888	658961	1973738	1777882
7.1a Growth (Per cent)		0.5	4.2	3.6	13.0	10.4
7a.1 Food Credit	45284	-296	-3155	8753	1061	25359
7a.2 Non-food credit	18857649	102544	696043	650208	1972677	1752523
7b.1 Loans, Cash credit and Overdrafts	18554398	97206	685807	644547	1928581	1734288
7b.2 Inland Bills - Purchased	79646	912	4691	4683	20172	14489
7b.3 Discounted	234632	4480	4944	13573	27455	32331
7b.4 Foreign Bills - Purchased	12651	-394	-1161	-2471	-1249	-2600
7b.5 Discounted	21606	44	-1392	-1371	-1221	-626

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