

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 4, 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	341553	32139	17068	32139	62303	30014
1.2 Borrowings from Banks	105753	-6222	-6072	-6222	136030	-70604
1.3 Other Demand and Time Liabilities	23126	-6789	665	-6789	15046	-49990
2 Liabilities to Others						
2.1 Aggregate Deposits	23114977 (23055111)	534376	525882	534376	2553164 (2444380)	2113869 (2162787)
2.1a Growth (Per cent)		2.4	2.6	2.4	13.8 (13.3)	10.1 (10.4)
2.1.1 Demand	2778931	80882	149999	80882	374112	185079
2.1.2 Time	20336046	453494	375883	453494	2179052	1928789
2.2 Borrowings	920055	4806	-3142	4806	273714	145255
2.3 Other Demand and Time Liabilities	1023206	-38425	-41884	-38425	112358	127662
3 Borrowings from Reserve Bank	60031	-251435	-212199	-251435	-64480	49514
4 Cash in Hand and Balances with Reserve Bank	1007763	43474	625	43474	112802	-13777
4.1 Cash in hand	77426	-4448	-204	-4448	-15017	-11802
4.2 Balances with Reserve Bank	930337	47922	829	47922	127819	-1975
5 Assets with the Banking System						
5.1 Balances with Other Banks	227202	11401	1902	11401	5050	26973
5.2 Money at Call and Short Notice	35907	10069	17851	10069	-8451	5700
5.3 Advances to Banks	42047	2543	1029	2543	5619	-7350
5.4 Other Assets	69720	2367	-2112	2367	45738	-43592
6 Investments	6664394 (6616628)	-33534	49385	-33534	632147 (544286)	508451 (548546)
6.1a Growth (Per cent)		-0.5	0.8	-0.5	11.4 (9.9)	8.3 (9.0)
6.1 Government Securities	6663616	-33682	49202	-33682	631790	508805
6.2 Other Approved Securities	777	148	183	148	357	-354
7 Bank Credit	18405387 (17988785)	161414	153006	161414	2734613 (2210357)	1820217 (1927872)
7.1a Growth (Per cent)		0.9	0.9	0.9	19.7 (16.0)	11.0 (12.0)
7a.1 Food Credit	29357	-7174	-1873	-7174	245	8148
7a.2 Non-food credit	18376030	168589	154878	168589	2734368	1812069
7b.1 Loans, Cash credit and Overdrafts	18050061	140210	124991	140210	2667868	1790767
7b.2 Inland Bills - Purchased	82350	7387	7747	7387	26360	14136
7b.3 Discounted	234613	13554	19038	13554	49618	18218
7b.4 Foreign Bills - Purchased	15512	390	464	390	-3883	-1364
7b.5 Discounted	22850	-127	766	-127	-5350	-1540

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.