

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Nov. 28, 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	322855	-28081	-20749	13441	24709	49133
1.2 Borrowings from Banks	79670	-1864	-44832	-32306	-62704	-57927
1.3 Other Demand and Time Liabilities	31145	4148	-47734	1230	-46809	6428
2 Liabilities to Others						
2.1 Aggregate Deposits	24260040	166497	1542239	1679439	2130970	2242574
2.1a Growth (Per cent)		0.7	7.5	7.4	10.7	10.2
2.1.1 Demand	3013411	21744	132936	315362	242625	436622
2.1.2 Time	21246629	144753	1409304	1364076	1888345	1805952
2.2 Borrowings	878189	43205	173081	-37059	108759	-72834
2.3 Other Demand and Time Liabilities	1055445	25036	84353	-6186	68930	33664
3 Borrowings from Reserve Bank	2144	-14	-201423	-309322	-69986	-19149
4 Cash in Hand and Balances with Reserve Bank	861145	-7056	93766	-103144	88203	-253537
4.1 Cash in hand	82870	-3252	1434	996	2872	-7997
4.2 Balances with Reserve Bank	778275	-3805	92332	-104139	85331	-245540
5 Assets with the Banking System						
5.1 Balances with Other Banks	265101	-13852	-2656	49299	3616	69429
5.2 Money at Call and Short Notice	36427	9844	6736	10589	-987	17336
5.3 Advances to Banks	32470	235	-9727	-7033	-13285	-6171
5.4 Other Assets	72024	8747	-54338	4671	-34204	10938
6 Investments	6886472	51736	432357	188544	507992	347557
6.1a Growth (Per cent)		0.8	7.1	2.8	8.4	5.3
6.1 Government Securities	6886017	51736	432741	188719	508267	347666
6.2 Other Approved Securities	455	0	-384	-175	-275	-109
7 Bank Credit	19527313	156364	1076792	1283341	1683500	2018357
7.1a Growth (Per cent)		0.8	6.6	7.0	10.6	11.5
7a.1 Food Credit	79801	610	28173	43270	9561	28547
7a.2 Non-food credit	19447512	155754	1048619	1240071	1673939	1989810
7b.1 Loans, Cash credit and Overdrafts	19155407	150522	1064312	1245556	1647660	1956792
7b.2 Inland Bills - Purchased	88732	1525	7884	13769	19691	20381
7b.3 Discounted	248003	3925	7895	26944	18339	42750
7b.4 Foreign Bills - Purchased	12927	26	-1226	-2195	-1311	-2258
7b.5 Discounted	22244	366	-2074	-733	-879	693

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