

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 05, 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	322143	-24786	3645	12729	49389	24027
1.2 Borrowings from Banks	96817	-3566	-53563	-15159	-59272	-32049
1.3 Other Demand and Time Liabilities	28047	3548	-48933	-1869	-45891	4528
2 Liabilities to Others						
2.1 Aggregate Deposits	23669753	165219	1075089	1089152	2161619	2119438
2.1a Growth (Per cent)		0.7	5.3	4.8	11.1	9.8
2.1.1 Demand	2892107	2712	13390	194058	258064	434863
2.1.2 Time	20777647	162507	1061699	895095	1903555	1684575
2.2 Borrowings	816469	-45940	65730	-98779	-2244	-27203
2.3 Other Demand and Time Liabilities	1115663	82338	114919	54031	179174	63316
3. Borrowings from Reserve Bank	3936	2118	-214976	-307530	-20446	-3804
4 Cash in Hand and Balances with Reserve Bank	1010707	-6047	57953	46418	-12961	-68162
4.1 Cash in hand	84106	252	589	2231	-9262	-5917
4.2 Balances with Reserve Bank	926601	-6299	57364	44186	-3700	-62245
5 Assets with the Banking System						
5.1 Balances with Other Banks	246287	-23982	6763	30486	19908	41197
5.2 Money at Call and Short Notice	25499	7419	714	-339	-12464	12429
5.3 Advances to Banks	29088	766	-4927	-10416	-3923	-14354
5.4 Other Assets	66159	10616	-44718	-1194	-21668	-4547
6 Investments	6819997	63031	278853	122069	402550	434586
6.1a Growth (Per cent)		0.9	4.6	1.8	6.7	6.8
6.1 Government Securities	6819538	63031	279267	122240	402790	434662
6.2 Other Approved Securities	459	0	-414	-171	-240	-76
7 Bank Credit	18800761	153919	614438	556788	2007433	1754159
7.1a Growth (Per cent)		0.8	3.7	3.1	13.3	10.3
7a.1 Food Credit	45580	-4876	-1577	9049	2432	24077
7a.2 Non-food credit	18755180	158794	616015	547739	2005001	1730082
7b.1 Loans, Cash credit and Overdrafts	18457267	149819	602698	547415	1953791	1720266
7b.2 Inland Bills - Purchased	78734	934	7240	3772	23034	11027
7b.3 Discounted	230152	2809	7279	9092	33906	25515
7b.4 Foreign Bills - Purchased	13045	212	-865	-2077	-1167	-2502
7b.5 Discounted	21562	145	-1914	-1414	-2131	-147

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