

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

| Item | Outstanding as on Jan. 31, 2026 | Variation over | | | | |
|--|---------------------------------------|----------------|-----------------------|----------------|----------------|----------------|
| | | Fortnight | 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 | 336474 | 1830 | -19890 | 27061 | 8862 | 61894 |
| 1.2 Borrowings from Banks | 81053 | 612 | -38256 | -30923 | -53610 | -63119 |
| 1.3 Other Demand and Time Liabilities | 42057 | 9165 | -42997 | 12142 | -41705 | 12602 |
| 2 Liabilities to Others | | | | | | |
| 2.1 Aggregate Deposits | 24881954 | 382442 | 1651346 | 2301353 | 2067420 | 2755382 |
| 2.1a Growth (Per cent) | | 1.6 | 8.1 | 10.2 | 10.3 | 12.5 |
| 2.1.1 Demand | 3141415 | 150930 | 67060 | 443366 | 155898 | 630502 |
| 2.1.2 Time | 21740540 | 231513 | 1584286 | 1857987 | 1911522 | 2124880 |
| 2.2 Borrowings | 908900 | -12642 | 176037 | -6348 | 143152 | -45080 |
| 2.3 Other Demand and Time Liabilities | 1116119 | 56639 | 53493 | 54487 | 100007 | 125198 |
| 3 Borrowings from Reserve Bank | 136073 | 103737 | 131382 | -175393 | 16461 | -128025 |
| 4 Cash in Hand and Balances with Reserve Bank | 838641 | 42328 | -46192 | -125648 | -43181 | -136083 |
| 4.1 Cash in hand | 82350 | 3871 | -4604 | 476 | 732 | -2479 |
| 4.2 Balances with Reserve Bank | 756290 | 38456 | -41588 | -126124 | -43914 | -133604 |
| 5 Assets with the Banking System | | | | | | |
| 5.1 Balances with Other Banks | 278787 | -864 | -1723 | 62986 | -2419 | 82183 |
| 5.2 Money at Call and Short Notice | 35468 | 3239 | 1508 | 9630 | -3541 | 21605 |
| 5.3 Advances to Banks | 35428 | 3210 | -9580 | -4076 | -3512 | -3360 |
| 5.4 Other Assets | 74968 | 7059 | -54760 | 7616 | -39318 | 14305 |
| 6 Investments | 6816555 | 8587 | 528968 | 118627 | 661358 | 181028 |
| 6.1a Growth (Per cent) | | 0.1 | 8.7 | 1.8 | 11.1 | 2.7 |
| 6.1 Government Securities | 6816054 | 8587 | 529413 | 118756 | 661661 | 181032 |
| 6.2 Other Approved Securities | 500 | 0 | -445 | -129 | -303 | -3 |
| 7 Bank Credit | 20475382 | 341292 | 1436315 | 2231410 | 1824887 | 2606903 |
| 7.1a Growth (Per cent) | | 1.7 | 8.7 | 12.2 | 11.4 | 14.6 |
| 7a.1 Food Credit | 89295 | 1126 | 33098 | 52764 | 10560 | 33117 |
| 7a.2 Non-food credit | 20386087 | 340166 | 1403217 | 2178645 | 1814327 | 2573787 |
| 7b.1 Loans, Cash credit and Overdrafts | 20065335 | 329334 | 1414967 | 2155483 | 1784747 | 2516065 |
| 7b.2 Inland Bills - Purchased | 98704 | 3313 | 11346 | 23741 | 20441 | 26891 |
| 7b.3 Discounted | 275478 | 8625 | 12057 | 54418 | 20178 | 66063 |
| 7b.4 Foreign Bills - Purchased | 13002 | 223 | -841 | -2120 | -1004 | -2569 |
| 7b.5 Discounted | 22864 | -202 | -1214 | -113 | 525 | 454 |

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.