

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 30, 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	365140	8997	-10621	55726	34074	81290
1.2 Borrowings from Banks	110567	-2174	-19333	-1409	128337	-52528
1.3 Other Demand and Time Liabilities	25103	864	4059	-4813	16449	-51408
2 Liabilities to Others						
2.1 Aggregate Deposits	23172560	284973	611980	591959	2383772	2085354
	(23117520)				(2288593)	(2125493)
2.1a Growth (Per cent)		1.2	3.0	2.6	12.7	9.9
					(12.2)	(10.1)
2.1.1 Demand	2988914	146998	62640	290865	322930	482421
2.1.2 Time	20183646	137975	549340	301094	2060842	1602933
2.2 Borrowings	895727	1999	-39017	-19521	256351	156802
2.3 Other Demand and Time Liabilities	1030640	31110	29933	-30992	149970	63279
3. Borrowings from Reserve Bank	6516	-16565	-151411	-304950	50490	-64789
4 Cash in Hand and Balances with Reserve Bank	1043265	29161	21089	78976	69872	1261
4.1 Cash in hand	87179	1211	1462	5305	-28995	-3716
4.2 Balances with Reserve Bank	956086	27950	19627	73672	98866	4977
5 Assets with the Banking System						
5.1 Balances with Other Banks	266764	22603	-12730	50963	-14156	81167
5.2 Money at Call and Short Notice	22813	5097	673	-3025	-14241	9785
5.3 Advances to Banks	36148	-3639	3037	-3356	27664	-15258
5.4 Other Assets	78094	26	-3023	10741	36459	-34307
6 Investments	6706717	22242	76944	8789	575750	523215
	(6660129)				(490867)	(561510)
6.1a Growth (Per cent)		0.3	1.3	0.1	10.3	8.5
					(8.8)	(9.2)
6.1 Government Securities	6706169	22221	76863	8871	575535	523696
6.2 Other Approved Securities	548	20	81	-81	215	-481
7 Bank Credit	18287597	59885	350718	43624	2773187	1504715
	(17888624)				(2262108)	(1616821)
7.1a Growth (Per cent)		0.3	2.1	0.2	19.8	9.0
					(16.1)	(9.9)
7a.1 Food Credit	70581	2502	17178	34050	3506	30322
7a.2 Non-food credit	18217016	57382	333540	9575	2769681	1474393
7b.1 Loans, Cash credit and Overdrafts	17949975	59020	335057	40123	2716755	1480615
7b.2 Inland Bills - Purchased	79467	-366	3900	4504	21544	15100
7b.3 Discounted	222653	1393	10916	1593	37572	14378
7b.4 Foreign Bills - Purchased	13866	-154	-287	-1255	-1508	-2259
7b.5 Discounted	21636	-9	1132	-1341	-1175	-3120

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.