

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 31, 2025	Fortnight	Variation over			
			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	323777	6558	-4607	14364	47177	33914
1.2 Borrowings from Banks	85927	1758	-46531	-26049	-59705	-49971
1.3 Other Demand and Time Liabilities	27504	1767	-47482	-2412	-47864	2534
2 Liabilities to Others						
2.1 Aggregate Deposits	24173858	290565	1552309	1593257	2315446	2146323
2.1a Growth (Per cent)		1.2	7.6	7.1	11.7	9.7
2.1.1 Demand	3100879	127181	118888	402830	274000	538138
2.1.2 Time	21072979	163384	1433420	1190427	2041446	1608185
2.2 Borrowings	846241	-14557	85512	-69008	30487	-17214
2.3 Other Demand and Time Liabilities	1083201	-9215	12807	21569	68285	132966
3 Borrowings from Reserve Bank	5489	-3244	-213684	-305977	-54784	-3543
4 Cash in Hand and Balances with Reserve Bank	930650	15442	64010	-33639	55984	-154275
4.1 Cash in hand	87703	-44	3523	5829	-1749	-5253
4.2 Balances with Reserve Bank	842947	15486	60487	-39467	57733	-149022
5 Assets with the Banking System						
5.1 Balances with Other Banks	246662	3339	8182	30861	18081	40153
5.2 Money at Call and Short Notice	15240	-1665	9579	-10598	-8700	-6695
5.3 Advances to Banks	32719	958	-4763	-6785	-8150	-10886
5.4 Other Assets	63915	6648	-54666	-3438	-33261	3157
6 Investments	6889910	4836	450795	191983	444468	332558
6.1a Growth (Per cent)		0.1	7.4	2.9	7.3	5.1
6.1 Government Securities	6889415	4956	451181	192117	445164	332625
6.2 Other Approved Securities	495	-120	-386	-135	-696	-67
7 Bank Credit	19390500	178071	987368	1146527	1835006	1970968
7.1a Growth (Per cent)		0.9	6.0	6.3	11.8	11.3
7a.1 Food Credit	70371	17882	6974	33840	7251	40317
7a.2 Non-food credit	19320128	160189	980394	1112687	1827755	1930651
7b.1 Loans, Cash credit and Overdrafts	19026264	179919	971501	1116412	1791827	1920460
7b.2 Inland Bills - Purchased	85925	-758	7451	10963	20668	18007
7b.3 Discounted	243500	-716	10428	22441	22894	35714
7b.4 Foreign Bills - Purchased	12726	-192	-954	-2396	-218	-2732
7b.5 Discounted	22084	-182	-1058	-892	-165	-481

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