

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 08, 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	341956	-466	-3048	32542	38794	50533
1.2 Borrowings from Banks	100840	-4366	-51466	-11136	-59054	-30123
1.3 Other Demand and Time Liabilities	25576	3249	4512	-4340	9365	-51388
2 Liabilities to Others						
2.1 Aggregate Deposits	23473888	124061	854417	893287	2091718	2144245
2.1a Growth (Per cent)		0.5	4.2	4.0	10.9	10.1
2.1.1 Demand	2846826	-29542	-29293	148777	232491	432265
2.1.2 Time	20627062	153603	883709	744510	1859227	1711980
2.2 Borrowings	839856	2302	72696	-75393	53275	-10783
2.3 Other Demand and Time Liabilities	1021630	31958	-29153	-40002	50066	113356
3. Borrowings from Reserve Bank	4352	2446	-214891	-307114	-22582	-3473
4 Cash in Hand and Balances with Reserve Bank	1004452	3748	38740	40163	40156	-55204
4.1 Cash in hand	77650	-4825	-829	-4224	-18856	-10953
4.2 Balances with Reserve Bank	926802	8572	39569	44387	59012	-44250
5 Assets with the Banking System						
5.1 Balances with Other Banks	259295	-4902	2324	43494	7373	58644
5.2 Money at Call and Short Notice	16804	-1107	614	-9034	-10268	3835
5.3 Advances to Banks	26295	-919	-5263	-13209	-2608	-16810
5.4 Other Assets	72533	12633	7647	5180	27566	-50537
6 Investments	6749293	22465	221680	51365	414497	421055
6.1a Growth (Per cent)		0.3	3.6	0.8	7.0	6.7
6.1 Government Securities	6748834	22550	222255	51536	414877	420970
6.2 Other Approved Securities	459	-85	-575	-171	-380	86
7 Bank Credit	18606042	104664	448137	362069	2019509	1725741
7.1a Growth (Per cent)		0.6	2.7	2.0	13.6	10.2
7a.1 Food Credit	52281	-4393	4850	15750	8001	24350
7a.2 Non-food credit	18553760	109058	443287	346319	2011508	1701390
7b.1 Loans, Cash credit and Overdrafts	18268274	105108	433553	358422	1965615	1700417
7b.2 Inland Bills - Purchased	77796	702	6740	2834	23552	10590
7b.3 Discounted	224929	-477	9474	3870	34720	18098
7b.4 Foreign Bills - Purchased	13178	-137	-5	-1943	-1567	-3229
7b.5 Discounted	21864	-531	-1624	-1113	-2812	-136

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