

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 2, 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	350035	3516	-3416	40621	47941	58980
1.2 Borrowings from Banks	110268	5134	-14743	-1708	130466	-57418
1.3 Other Demand and Time Liabilities	23236	-689	4075	-6679	16755	-53290
2 Liabilities to Others						
2.1 Aggregate Deposits	23033418 (22976086)	172553	463155	452817	2503500 (2400862)	2095037 (2140342)
2.1a Growth (Per cent)		0.8	2.3	2.0	13.6 (13.0)	10.0 (10.3)
2.1.1 Demand	2918196	279633	-6263	220147	258966	480606
2.1.2 Time	20115223	-107080	469418	232670	2244534	1614431
2.2 Borrowings	868035	-570	2291	-47213	299359	87802
2.3 Other Demand and Time Liabilities	1035053	19968	-34496	-26579	70543	132122
3. Borrowings from Reserve Bank	23458	-1305	-51357	-288008	129428	-147901
4 Cash in Hand and Balances with Reserve Bank	1018803	27822	30279	54515	116224	-32392
4.1 Cash in hand	85733	4021	46	3859	-7736	-3746
4.2 Balances with Reserve Bank	933070	23802	30234	50656	123960	-28646
5 Assets with the Banking System						
5.1 Balances with Other Banks	230558	-7646	-6857	14756	-7169	39088
5.2 Money at Call and Short Notice	22531	237	2714	-3307	-11659	7461
5.3 Advances to Banks	38604	-1663	5748	-900	14904	-15512
5.4 Other Assets	76467	5249	-5874	9115	38066	-33083
6 Investments	6713521 (6666937)	20078	114131	15593	701231 (615871)	492832 (531608)
6.1a Growth (Per cent)		0.3	1.9	0.2	12.7 (11.2)	7.9 (8.7)
6.1 Government Securities	6712907	20080	113962	15609	700920	493335
6.2 Other Approved Securities	614	-2	168	-16	310	-503
7 Bank Credit	18286313 (17875824)	98445	199556	42341	2731032 (2213915)	1654592 (1761221)
7.1a Growth (Per cent)		0.5	1.2	0.2	19.6 (15.9)	9.9 (10.9)
7a.1 Food Credit	62446	30321	14699	25915	4595	24666
7a.2 Non-food credit	18223867	68124	184858	16426	2726437	1629926
7b.1 Loans, Cash credit and Overdrafts	17945698	99273	183581	35847	2675965	1627815
7b.2 Inland Bills - Purchased	80615	1322	4089	5653	22281	16059
7b.3 Discounted	223815	-955	12135	2756	41717	14322
7b.4 Foreign Bills - Purchased	14047	-680	-496	-1075	-3377	-1869
7b.5 Discounted	22138	-515	248	-839	-5553	-1734

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.