

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 03, 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	318430	-1177	-6550	9017	54288	30510
1.2 Borrowings from Banks	84733	-64	-54529	-27242	-71377	-43166
1.3 Other Demand and Time Liabilities	28436	949	-50226	-1480	-49598	6210
2 Liabilities to Others						
2.1 Aggregate Deposits	24098427	551915	1444900	1517825	2312553	2178300
2.1a Growth (Per cent)		2.3	7.1	6.7	11.8	9.9
2.1.1 Demand	3072654	211153	148045	374606	295225	480757
2.1.2 Time	21025772	340762	1296855	1143220	2017329	1697544
2.2 Borrowings	855826	-2697	77796	-59423	13554	88
2.3 Other Demand and Time Liabilities	1049845	-24580	30610	-11787	42803	81807
3 Borrowings from Reserve Bank	1512	-55889	-215640	-309954	-61856	-5564
4 Cash in Hand and Balances with Reserve Bank	973502	7159	60768	9213	26988	-108182
4.1 Cash in hand	89906	8501	6747	8032	2096	-6274
4.2 Balances with Reserve Bank	883596	-1342	54022	1181	24892	-101909
5 Assets with the Banking System						
5.1 Balances with Other Banks	234086	-6554	-3592	18285	9714	39351
5.2 Money at Call and Short Notice	24185	10074	5041	-1653	-13294	6789
5.3 Advances to Banks	29465	-1776	-4571	-10039	-8064	-14333
5.4 Other Assets	58155	-6307	-51253	-9197	-25619	-6016
6 Investments	6876445	30164	351393	178517	396142	418494
6.1a Growth (Per cent)		0.4	5.8	2.7	6.5	6.5
6.1 Government Securities	6875868	30106	351662	178570	396159	418596
6.2 Other Approved Securities	577	58	-269	-53	-16	-102
7 Bank Credit	19266107	363246	865614	1022134	1959786	1968328
7.1a Growth (Per cent)		1.9	5.3	5.6	12.8	11.4
7a.1 Food Credit	42659	-2625	-5279	6128	-1478	24858
7a.2 Non-food credit	19223447	365871	870894	1016006	1961264	1943471
7b.1 Loans, Cash credit and Overdrafts	18900094	345768	842345	990243	1909607	1923446
7b.2 Inland Bills - Purchased	85684	6038	9255	10721	20278	15962
7b.3 Discounted	243749	9267	16053	22690	31764	30339
7b.4 Foreign Bills - Purchased	13957	1321	-603	-1165	-484	-1852
7b.5 Discounted	22622	852	-1436	-355	-1378	434

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