

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Nov. 14, 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	350945	26353	-8433	41531	44914	64907
1.2 Borrowings from Banks	81534	-3573	-47165	-30442	-52103	-53730
1.3 Other Demand and Time Liabilities	26997	-468	-47801	-2918	-47113	2347
2 Liabilities to Others						
2.1 Aggregate Deposits	24093532	-82225	1380663	1512931	2204030	2237643
2.1a Growth (Per cent)		-0.3	6.7	6.7	11.2	10.2
2.1.1 Demand	2991666	-109282	71704	293617	208379	476108
2.1.2 Time	21101867	27057	1308959	1219314	1995651	1761535
2.2 Borrowings	834189	-12051	139421	-81059	74847	-83174
2.3 Other Demand and Time Liabilities	1026265	-56502	3555	-35366	53750	85283
3 Borrowings from Reserve Bank	2158	-3331	-216093	-309308	-124419	-4465
4 Cash in Hand and Balances with Reserve Bank	868202	-62308	81394	-96087	102607	-234107
4.1 Cash in hand	86122	-1440	4426	4248	4981	-7737
4.2 Balances with Reserve Bank	782080	-60868	76967	-100335	97627	-226370
5 Assets with the Banking System						
5.1 Balances with Other Banks	278957	32379	12983	63155	24741	67646
5.2 Money at Call and Short Notice	26583	10793	9372	745	-1314	4856
5.3 Advances to Banks	32235	-484	-7246	-7268	-10616	-8887
5.4 Other Assets	63277	-636	-54280	-4076	-36514	2133
6 Investments	6835685	-54225	383419	137758	420109	345709
6.1a Growth (Per cent)		-0.8	6.3	2.1	6.9	5.3
6.1 Government Securities	6835230	-54185	383787	137932	420350	345833
6.2 Other Approved Securities	455	-40	-369	-175	-241	-124
7 Bank Credit	19345790	-47865	930654	1101818	1742011	1982973
7.1a Growth (Per cent)		-0.2	5.7	6.0	11.2	11.4
7a.1 Food Credit	79191	8820	22076	42660	4896	34034
7a.2 Non-food credit	19266599	-56685	908578	1059158	1737115	1948938
7b.1 Loans, Cash credit and Overdrafts	18979726	-49677	922309	1069874	1705960	1923114
7b.2 Inland Bills - Purchased	87207	1266	6380	12244	19456	20359
7b.3 Discounted	244018	462	5429	22958	18081	41230
7b.4 Foreign Bills - Purchased	12904	186	-1400	-2218	-796	-2108
7b.5 Discounted	21937	-102	-2064	-1040	-690	376

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