

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on May 16, 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	356140	6596	-4805	46726	46517	66475
1.2 Borrowings from Banks	112765	2497	-19776	789	106193	-49887
1.3 Other Demand and Time Liabilities	23875	637	2237	-6040	15521	-50814
2 Liabilities to Others						
2.1 Aggregate Deposits	22887589 (22831373)	-146657	339554	306987	2438424 (2338976)	2072809 (2116040)
2.1a Growth (Per cent)		-0.6	1.7	1.4	13.3 (12.7)	10.0 (10.2)
2.1.1 Demand	2841891	-76422	-36099	143842	286095	434137
2.1.2 Time	20045697	-70235	375653	163145	2152329	1638672
2.2 Borrowings	893728	25049	-2218	-21520	322135	118004
2.3 Other Demand and Time Liabilities	998207	-34126	-28639	-63425	113787	89418
3. Borrowings from Reserve Bank	23081	-377	-61008	-288385	91947	-138627
4 Cash in Hand and Balances with Reserve Bank	1013364	-5600	13676	49075	86817	-21228
4.1 Cash in hand	85228	-666	-5408	3354	-11333	1203
4.2 Balances with Reserve Bank	928136	-4934	19084	45722	98150	-22431
5 Assets with the Banking System						
5.1 Balances with Other Banks	244150	13594	-9745	28349	-3597	55567
5.2 Money at Call and Short Notice	17716	-4815	2037	-8122	-8219	3324
5.3 Advances to Banks	39787	1183	7516	283	13212	-16097
5.4 Other Assets	78018	1470	4565	10666	45838	-41970
6 Investments	6680561 (6633978)	-33062	93080	-17367	648311 (562914)	480923 (519736)
6.1a Growth (Per cent)		-0.5	1.5	-0.3	11.7 (10.1)	7.8 (8.5)
6.1 Government Securities	6680033	-32977	93062	-17265	648131	481361
6.2 Other Approved Securities	528	-86	18	-102	180	-438
7 Bank Credit	18228296 (17821589)	-56661	168850	-15676	2707043 (2192385)	1627282 (1735233)
7.1a Growth (Per cent)		-0.3	1.0	-0.1	19.5 (15.8)	9.8 (10.8)
7a.1 Food Credit	68078	5632	18193	31547	4924	26805
7a.2 Non-food credit	18160218	-62293	150657	-47224	2702119	1600477
7b.1 Loans, Cash credit and Overdrafts	17891539	-52817	154200	-18313	2651758	1603035
7b.2 Inland Bills - Purchased	79833	-782	3180	4870	20785	16186
7b.3 Discounted	221259	-2553	10429	200	36862	13472
7b.4 Foreign Bills - Purchased	14020	-16	239	-1102	-1366	-2631
7b.5 Discounted	21645	-493	801	-1332	-995	-2781

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.