

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 17, 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	317202	-1961	-468	7788	53712	23199
1.2 Borrowings from Banks	84169	256	-51652	-27807	-70172	-46608
1.3 Other Demand and Time Liabilities	27974	-461	-49195	-1942	-48380	4717
2 Liabilities to Others						
2.1 Aggregate Deposits	23883278	-215363	1333105	1302677	2292522	2074946
2.1a Growth (Per cent)		-0.9	6.5	5.8	11.7	9.5
2.1.1 Demand	2973155	-98441	100754	275106	295870	428547
2.1.2 Time	20910123	-116922	1232351	1027571	1996652	1646399
2.2 Borrowings	860993	5063	87455	-54256	41515	-4404
2.3 Other Demand and Time Liabilities	1097738	50897	13188	36106	50493	147121
3 Borrowings from Reserve Bank	8733	7221	-214960	-302733	-136050	977
4 Cash in Hand and Balances with Reserve Bank	915100	-58576	54894	-49189	67151	-160710
4.1 Cash in hand	87638	-2441	1835	5764	466	-3630
4.2 Balances with Reserve Bank	827461	-56134	53058	-54953	66685	-157080
5 Assets with the Banking System						
5.1 Balances with Other Banks	243092	8822	11710	27291	20196	33055
5.2 Money at Call and Short Notice	16905	-7280	5592	-8933	-5346	-1043
5.3 Advances to Banks	31761	1296	-1475	-7743	-3183	-15133
5.4 Other Assets	57267	-940	-50402	-10086	-28228	-7755
6 Investments	6885114	8836	384450	187186	437579	394106
6.1a Growth (Per cent)		0.1	6.3	2.8	7.2	6.1
6.1 Government Securities	6884499	8798	384658	187201	437534	394232
6.2 Other Approved Securities	615	38	-208	-15	45	-125
7 Bank Credit	19211865	-49468	805510	967892	1779787	1974190
7.1a Growth (Per cent)		-0.3	4.9	5.3	11.5	11.5
7a.1 Food Credit	52490	9830	-4427	15959	-1187	33836
7a.2 Non-food credit	19159375	-59298	809937	951934	1780974	1940355
7b.1 Loans, Cash credit and Overdrafts	18845770	-49560	787020	935918	1731960	1924447
7b.2 Inland Bills - Purchased	86695	1011	7616	11732	21357	18611
7b.3 Discounted	244216	468	12881	23156	27622	33977
7b.4 Foreign Bills - Purchased	12918	-1031	-586	-2204	-367	-2908
7b.5 Discounted	22267	-355	-1421	-710	-784	63

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