

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 31, 2026	Fortnight	Variation over			
			Financial Year so far		Year-on-Year	
			2024-25	2025-26	2025	2026
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	336474	1830	-19890	27061	8862	61894
1.2 Borrowings from Banks	81053	612	-38256	-30923	-53610	-63119
1.3 Other Demand and Time Liabilities	42057	9165	-42997	12142	-41705	12602
2 Liabilities to Others						
2.1 Aggregate Deposits	24881954	382442	1651346	2301353	2067420	2755382
2.1a Growth (Per cent)		1.6	8.1	10.2	10.3	12.5
2.1.1 Demand	3141415	150930	67060	443366	155898	630502
2.1.2 Time	21740540	231513	1584286	1857987	1911522	2124880
2.2 Borrowings	908900	-12642	176037	-6348	143152	-45080
2.3 Other Demand and Time Liabilities	1116119	56639	53493	54487	100007	125198
3 Borrowings from Reserve Bank	136073	103737	131382	-175393	16461	-218025
4 Cash in Hand and Balances with Reserve Bank	838641	42328	-46192	-125648	-43181	-136083
4.1 Cash in hand	82350	3871	-4604	476	732	-2479
4.2 Balances with Reserve Bank	756290	38456	-41588	-126124	-43914	-133604
5 Assets with the Banking System						
5.1 Balances with Other Banks	278787	-864	-1723	62986	-2419	82183
5.2 Money at Call and Short Notice	35468	3239	1508	9630	-3541	21605
5.3 Advances to Banks	35428	3210	-9580	-4076	-3512	-3360
5.4 Other Assets	74968	7059	-54760	7616	-39318	14305
6 Investments	6816555	8587	528968	118627	661358	181028
6.1a Growth (Per cent)		0.1	8.7	1.8	11.1	2.7
6.1 Government Securities	6816054	8587	529413	118756	661661	181032
6.2 Other Approved Securities	500	0	-445	-129	-303	-3
7 Bank Credit	20475382	341292	1436315	2231410	1824887	2606903
7.1a Growth (Per cent)		1.7	8.7	12.2	11.4	14.6
7a.1 Food Credit	89295	1126	33098	52764	10560	33117
7a.2 Non-food credit	20386087	340166	1403217	2178645	1814327	2573787
7b.1 Loans, Cash credit and Overdrafts	20065335	329334	1414967	2155483	1784747	2516065
7b.2 Inland Bills - Purchased	98704	3313	11346	23741	20441	26891
7b.3 Discounted	275478	8625	12057	54418	20178	66063
7b.4 Foreign Bills - Purchased	13002	223	-841	-2120	-1004	-2569
7b.5 Discounted	22864	-202	-1214	-113	525	454

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

As per the Banking Laws (Amendment) Act, 2025, the definition of fortnight has been revised from alternate Fridays to 15th and last calendar day of a month, w.e.f. December 15, 2025.