

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jun. 13, 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	340603	-24537	-21163	31190	28342	67295
1.2 Borrowings from Banks	109672	-880	-30243	-2304	112416	-42514
1.3 Other Demand and Time Liabilities	23927	-1144	3580	-5988	14969	-52105
2 Liabilities to Others						
2.1 Aggregate Deposits	23069773 (23015993)	-102770	427692	489171	2334962 (2241958)	2166854 (2206079)
2.1a Growth (Per cent)		-0.4	2.1	2.2	12.6 (12.1)	10.4 (10.6)
2.1.1 Demand	2859239	-129682	-53159	161190	230478	468545
2.1.2 Time	20210534	26912	480851	327981	2104484	1698309
2.2 Borrowings	837463	-58264	2732	-77786	275395	56788
2.3 Other Demand and Time Liabilities	1106232	71659	28179	44600	162141	140625
3. Borrowings from Reserve Bank	2248	-4268	-111614	-309218	77604	-108854
4 Cash in Hand and Balances with Reserve Bank	1022925	-20340	48075	58636	110226	-46066
4.1 Cash in hand	90472	3293	-4150	8597	-20624	5188
4.2 Balances with Reserve Bank	932453	-23633	52225	50039	130850	-51255
5 Assets with the Banking System						
5.1 Balances with Other Banks	254536	-12230	-12150	38734	-8403	68358
5.2 Money at Call and Short Notice	21744	-1069	-965	-4094	-11703	10354
5.3 Advances to Banks	31496	-4651	3902	-8007	27954	-20774
5.4 Other Assets	65849	-12242	-7487	-1503	29067	-42088
6 Investments	6691444 (6644856)	-15274	124828	-6484	587102 (502184)	460058 (498388)
6.1a Growth (Per cent)		-0.2	2.0	-0.1	10.4 (8.9)	7.4 (8.1)
6.1 Government Securities	6690874	-15294	124765	-6424	586906	460500
6.2 Other Approved Securities	569	21	63	-61	196	-443
7 Bank Credit	18313978 (17915522)	26601	274254	70005	2682919 (2176404)	1607560 (1715620)
7.1a Growth (Per cent)		0.1	1.7	0.4	19.1 (15.5)	9.6 (10.6)
7a.1 Food Credit	67606	-2975	13842	31074	8190	30683
7a.2 Non-food credit	18246372	29576	260411	38931	2674728	1576878
7b.1 Loans, Cash credit and Overdrafts	17976568	26610	258685	66716	2621598	1583580
7b.2 Inland Bills - Purchased	78124	-1343	3586	3162	22345	14071
7b.3 Discounted	223752	1303	10921	2693	40275	15474
7b.4 Foreign Bills - Purchased	13511	-356	-272	-1611	-781	-2629
7b.5 Discounted	22022	386	1333	-955	-518	-2935

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.