

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 15, 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	308549	-14306	16323	-864	33953	-2245
1.2 Borrowings from Banks	83822	5163	-50437	-28154	-60678	-48170
1.3 Other Demand and Time Liabilities	34246	3153	-48029	4330	-46048	9823
2 Liabilities to Others						
2.1 Aggregate Deposits	24131870	-128185	1592417	1551269	2276087	2064227
2.1a Growth (Per cent)		-0.5	7.8	6.9	11.5	9.4
2.1.1 Demand	2919952	-93465	165869	221904	290218	310231
2.1.2 Time	21211918	-34720	1426549	1329365	1985869	1753996
2.2 Borrowings	841792	-37408	88992	-73456	104943	-25143
2.3 Other Demand and Time Liabilities	1283932	228797	206210	222301	109077	140295
3 Borrowings from Reserve Bank	26568	24424	-114012	-284898	-47140	-82136
4 Cash in Hand and Balances with Reserve Bank	828816	-32330	49234	-135473	49316	-241334
4.1 Cash in hand	81335	-1535	-5455	-539	-455	-2642
4.2 Balances with Reserve Bank	747481	-30794	54690	-134934	49771	-238692
5 Assets with the Banking System						
5.1 Balances with Other Banks	264856	-236	26067	49055	17513	40463
5.2 Money at Call and Short Notice	34277	-2150	10111	8440	8018	11811
5.3 Advances to Banks	33206	735	-7709	-6298	-14098	-7454
5.4 Other Assets	61415	-10667	-53449	-5938	-36048	-559
6 Investments	6881358	-5114	450389	183430	596429	324411
6.1a Growth (Per cent)		-0.1	7.4	2.7	10.0	4.9
6.1 Government Securities	6880904	-5113	450833	183605	596681	324461
6.2 Other Approved Securities	454	-1	-444	-176	-252	-50
7 Bank Credit	19694564	165121	1154717	1450592	1807401	2107683
7.1a Growth (Per cent)		0.8	7.0	8.0	11.5	12.0
7a.1 Food Credit	83950	4149	29226	47419	9808	31643
7a.2 Non-food credit	19610614	160972	1125492	1403173	1797594	2076040
7b.1 Loans, Cash credit and Overdrafts	19318008	160483	1139690	1408157	1768047	2044016
7b.2 Inland Bills - Purchased	89932	1201	6594	14970	16425	22872
7b.3 Discounted	251492	3484	10451	30433	22921	43683
7b.4 Foreign Bills - Purchased	12860	-93	293	-2262	763	-3844
7b.5 Discounted	22271	47	-2310	-706	-755	957

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.