

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 22, 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	347697	5741	426	38283	53768	52800
1.2 Borrowings from Banks	100383	-457	-55747	-11593	-72337	-26298
1.3 Other Demand and Time Liabilities	24566	-1009	5337	-5350	9512	-53223
2 Liabilities to Others						
2.1 Aggregate Deposits	23504101	31964	849900	923500	2084165	2178975
2.1a Growth (Per cent)		0.1	4.2	4.1	10.8	10.2
2.1.1 Demand	2891681	44952	2186	193632	233727	445642
2.1.2 Time	20612420	-12988	847714	729867	1850438	1733333
2.2 Borrowings	862409	22567	133435	-52840	93303	-48968
2.3 Other Demand and Time Liabilities	1032985	7358	-6690	-28646	40030	102247
3. Borrowings from Reserve Bank	1818	-2534	-216008	-309648	-86602	-4890
4 Cash in Hand and Balances with Reserve Bank	1016747	12289	35496	52458	-47095	-39664
4.1 Cash in hand	83847	6191	6758	1973	3046	-12344
4.2 Balances with Reserve Bank	932900	6098	28738	50485	-50141	-27320
5 Assets with the Banking System						
5.1 Balances with Other Banks	272602	13149	9499	56801	22626	64775
5.2 Money at Call and Short Notice	15581	-1223	4210	-10257	-4354	-984
5.3 Advances to Banks	28221	1926	-4817	-11283	-2739	-15330
5.4 Other Assets	55543	-16990	9270	-11810	29916	-69150
6 Investments	6758461	8293	258929	60533	463898	392974
6.1a Growth (Per cent)		0.1	4.2	0.9	7.9	6.2
6.1 Government Securities	6758002	8293	259519	60704	464315	392874
6.2 Other Approved Securities	459	0	-590	-171	-416	101
7 Bank Credit	18644997	38831	513145	401025	2027997	1699689
7.1a Growth (Per cent)		0.2	3.1	2.2	13.6	10.0
7a.1 Food Credit	50456	-1825	1280	13925	5005	26095
7a.2 Non-food credit	18594541	40656	511865	387100	2022992	1673593
7b.1 Loans, Cash credit and Overdrafts	18305426	37041	501744	395574	1973372	1669379
7b.2 Inland Bills - Purchased	78197	401	6287	3234	22792	11443
7b.3 Discounted	227083	2154	7228	6023	35466	22497
7b.4 Foreign Bills - Purchased	12833	-360	-145	-2289	-1056	-3434
7b.5 Discounted	21459	-405	-1969	-1518	-2577	-197

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