

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Dec. 31, 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	337365	28816	-2896	27951	25532	45790
1.2 Borrowings from Banks	84013	192	-44095	-27962	-50744	-54321
1.3 Other Demand and Time Liabilities	32844	-1402	-45846	2929	-43020	6238
2 Liabilities to Others						
2.1 Aggregate Deposits	24859857	727987	1587365	2279256	1974550	2797266
2.1a Growth (Per cent)		3.0	7.8	10.1	9.8	12.7
2.1.1 Demand	3275198	355245	125719	577149	132068	705625
2.1.2 Time	21584659	372742	1461645	1702107	1842481	2091641
2.2 Borrowings	843601	1309	177158	-71647	196036	-111499
2.3 Other Demand and Time Liabilities	1060702	-223230	59198	-930	59496	64076
3 Borrowings from Reserve Bank	168974	142406	21981	-142492	-26655	-75723
4 Cash in Hand and Balances with Reserve Bank	796081	-32736	7779	-168208	-6235	-232614
4.1 Cash in hand	83464	2128	-167	1589	-5816	-5803
4.2 Balances with Reserve Bank	712617	-34864	7945	-169798	-419	-226811
5 Assets with the Banking System						
5.1 Balances with Other Banks	271662	6806	18411	55861	14675	54924
5.2 Money at Call and Short Notice	36097	1820	5987	10259	1141	17755
5.3 Advances to Banks	35293	2087	-7686	-4211	-3423	-5389
5.4 Other Assets	69208	7792	-51577	1855	-36936	5361
6 Investments	6884983	3626	489189	187055	605244	289236
6.1a Growth (Per cent)		0.1	8.0	2.8	10.1	4.4
6.1 Government Securities	6884483	3580	489639	187185	605484	289234
6.2 Other Approved Securities	500	46	-451	-130	-239	2
7 Bank Credit	20322515	627951	1310874	2078543	1781094	2579478
7.1a Growth (Per cent)		3.2	8.0	11.4	11.2	14.5
7a.1 Food Credit	87972	4023	33058	51441	13000	31834
7a.2 Non-food credit	20234543	623929	1277816	2027102	1768094	2547644
7b.1 Loans, Cash credit and Overdrafts	19916855	598847	1287745	2007004	1749406	2494807
7b.2 Inland Bills - Purchased	96940	7008	11596	21977	19794	24877
7b.3 Discounted	271619	20127	14461	50560	15283	59800
7b.4 Foreign Bills - Purchased	13617	756	-861	-1505	-1854	-1934
7b.5 Discounted	23485	1214	-2068	508	-1536	1928

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.