

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Feb. 15, 2026	Fortnight	Variation over			
			Financial Year so far		Year-on-Year	
			2024-25	2025-26	2025	2026
			1	2	3	4
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	345494	9020	-21794	36080	6449	72817
1.2 Borrowings from Banks	74299	-6754	-69651	-37677	-65341	-38479
1.3 Other Demand and Time Liabilities	36607	-5450	-35745	6692	-35111	-100
2 Liabilities to Others						
2.1 Aggregate Deposits	24773901	-108053	1809078	2193300	2079475	2489596
2.1a Growth (Per cent)		-0.4	8.8	9.7	10.3	11.2
2.1.1 Demand	3020168	-121247	80242	322119	155788	496073
2.1.2 Time	21753733	13193	1728836	1871181	1923687	1993524
2.2 Borrowings	905164	-10926	123033	-10085	121957	4189
2.3 Other Demand and Time Liabilities	1133274	17057	84180	71642	100220	111666
3 Borrowings from Reserve Bank	126681	-9392	79185	-184785	45527	-175220
4 Cash in Hand and Balances with Reserve Bank	795494	-43147	-50693	-168795	-22223	-174729
4.1 Cash in hand	72909	-9442	-7673	-8966	-1285	-8852
4.2 Balances with Reserve Bank	722585	-33706	-43021	-159830	-20938	-165877
5 Assets with the Banking System						
5.1 Balances with Other Banks	277522	-1265	6802	61721	13187	72393
5.2 Money at Call and Short Notice	19121	-16348	3936	-6717	2458	2829
5.3 Advances to Banks	37581	2152	-11374	-1923	-9059	586
5.4 Other Assets	84166	9198	-54459	16814	-44320	23202
6 Investments	6852640	36086	544473	154713	602365	201609
6.1a Growth (Per cent)		0.5	8.9	2.3	10.0	3.0
6.1 Government Securities	6852138	36084	544898	154840	602667	201631
6.2 Other Approved Securities	502	2	-425	-128	-302	-22
7 Bank Credit	20432107	-43129	1557816	2188135	1775845	2442128
7.1a Growth (Per cent)		-0.2	9.5	12.0	11.0	13.6
7a.1 Food Credit	85306	-3990	24367	48775	6946	37858
7a.2 Non-food credit	20346801	-39140	1533448	2139360	1768898	2404270
7b.1 Loans, Cash credit and Overdrafts	20023875	-41312	1531306	2114024	1728913	2358266
7b.2 Inland Bills - Purchased	97317	-1386	12511	22355	20066	24339
7b.3 Discounted	273846	-1634	16977	52786	28226	59511
7b.4 Foreign Bills - Purchased	14346	1344	-1515	-776	-1508	-551
7b.5 Discounted	22723	-142	-1463	-254	147	562

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.