

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 11, 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	341405	-29701	-17297	31991	31312	64232
1.2 Borrowings from Banks	95556	-5085	-45067	-16420	-58968	-41806
1.3 Other Demand and Time Liabilities	22524	-2222	2639	-7391	11403	-52566
2 Liabilities to Others						
2.1 Aggregate Deposits	23325736	-99909	701945	745135	2146395	2148565
2.1a Growth (Per cent)		-0.4	3.4	3.3	11.3	10.1
2.1.1 Demand	2802131	-270744	-53532	104082	208895	411809
2.1.2 Time	20523605	170834	755477	641053	1937500	1736755
2.2 Borrowings	855278	5059	106835	-59971	97006	-29500
2.3 Other Demand and Time Liabilities	972734	-74083	-50999	-88898	83549	86305
3. Borrowings from Reserve Bank	1223	158	-214512	-310243	-13243	-6981
4 Cash in Hand and Balances with Reserve Bank	1014740	-5414	24968	50452	75508	-31143
4.1 Cash in hand	84541	-2130	4357	2667	-9693	-9249
4.2 Balances with Reserve Bank	930199	-3284	20611	47785	85201	-21895
5 Assets with the Banking System						
5.1 Balances with Other Banks	257314	-16517	-12921	41513	-8472	71908
5.2 Money at Call and Short Notice	17552	-6490	-4050	-8286	-19138	9247
5.3 Advances to Banks	29132	-2425	-6634	-10371	-2550	-12602
5.4 Other Assets	69456	372	-2597	2103	25446	-43370
6 Investments	6716248	19446	201088	18320	489891	408602
6.1a Growth (Per cent)		0.3	3.3	0.3	8.4	6.5
6.1 Government Securities	6715694	19346	200974	18396	489584	409110
6.2 Other Approved Securities	554	100	114	-76	308	-509
7 Bank Credit	18463163	-23036	379954	219191	2065789	1651045
7.1a Growth (Per cent)		-0.1	2.3	1.2	14.0	9.8
7a.1 Food Credit	58993	-5396	7182	22462	5959	28730
7a.2 Non-food credit	18404170	-17641	372773	196729	2059830	1622315
7b.1 Loans, Cash credit and Overdrafts	18123147	-23234	362579	213295	2006507	1626264
7b.2 Inland Bills - Purchased	79128	-432	7248	4165	23959	11413
7b.3 Discounted	224971	1126	11679	3912	40638	15935
7b.4 Foreign Bills - Purchased	13732	-55	-871	-1389	-3034	-1808
7b.5 Discounted	22185	-441	-680	-791	-2282	-759

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