

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 31, 2026	Variation over				
		Fortnight	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	414896	40595	14943	105482	39536	63821
1.2 Borrowings from Banks	84714	-3886	-70453	-27262	-70595	-21049
1.3 Other Demand and Time Liabilities	48802	8522	-42536	18886	-49797	25482
2 Liabilities to Others						
2.1 Aggregate Deposits	26230486	1218995	2105375	3649885	2114585	3114793
2.1a Growth (Per cent)		4.9	10.3	16.2	10.1	13.5
2.1.1 Demand	3688145	605340	254196	990097	187382	906911
2.1.2 Time	22542340	613655	1851179	2659788	1927202	2207882
2.2 Borrowings	807331	-89117	137306	-107917	145796	-113265
2.3 Other Demand and Time Liabilities	1126541	-216443	124204	64909	107839	123158
3 Borrowings from Reserve Bank	254442*	139579	88750	-57024	49514	194411
4 Cash in Hand and Balances with Reserve Bank	843155	37943	-56627	-121134	-13785	-164602
4.1 Cash in hand	87403	19613	-7559	5529	-11809	9984
4.2 Balances with Reserve Bank	755751*	18330	-49068	-126663	-1975	-174585
5 Assets with the Banking System						
5.1 Balances with Other Banks	295874	16353	17474	80072	29747	65898
5.2 Money at Call and Short Notice	26819	-14303	13483	981	2975	-6362
5.3 Advances to Banks	43389	-1123	-8865	3886	-7670	1663
5.4 Other Assets	108160	9536	-48071	40807	-43943	38791
6 Investments	6960920	38118	591370	262992	508448	296530
6.1a Growth (Per cent)		0.6	9.7	3.9	8.3	4.4
6.1 Government Securities	6960431	38130	591689	263133	508802	296818
6.2 Other Approved Securities	489	-12	-319	-141	-354	-288
7 Bank Credit	21361435	591555	1811808	3117462	1816914	2959351
7.1a Growth (Per cent)		2.8	11.0	17.1	11.0	16.1
7a.1 Food Credit	70271	-4579	13450	33740	8149	40915
7a.2 Non-food credit	21291163	596134	1798358	3083722	1808765	2918437
7b.1 Loans, Cash credit and Overdrafts	20920823	561578	1775548	3010971	1786800	2874729
7b.2 Inland Bills - Purchased	110092	8906	14496	35129	13936	27942
7b.3 Discounted	293051	17716	23702	71991	18218	58437
7b.4 Foreign Bills - Purchased	14793	2475	-1290	-329	-995	-1089
7b.5 Discounted	22676	880	-647	-300	-1046	-668

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.

*Data for "Borrowings from Reserve Bank" and "Balances with Reserve Bank" pertain to March 30, 2026, as the data for March 31, 2026, will be available post publication of the RBI balance sheet by end-May 2026