

No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Crore)

| Item | As on the Last Reporting Friday (in case of March)/ Last Friday | | | | | | | |
|---|---|-----------------|-----------------|-----------------|--------------------------------|-----------------|-----------------|-----------------|
| | All Scheduled Banks | | | | All Scheduled Commercial Banks | | | |
| | 2024-25 | 2024 | 2025 | | 2024-25 | 2024 | 2025 | |
| | | Aug. | Jul. | Aug. | | Aug. | Jul. | Aug. |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Number of Reporting Banks | 208 | 208 | 195 | 195 | 135 | 135 | 121 | 121 |
| 1 Liabilities to the Banking System | 458011 | 541312 | 476008 | 448306 | 451305 | 536780 | 469955 | 440120 |
| 1.1 Demand and Time Deposits from Banks | 315675 | 334046 | 347964 | 329183 | 309414 | 330012 | 342422 | 321524 |
| 1.2 Borrowings from Banks | 112027 | 128765 | 105216 | 92202 | 111976 | 128550 | 105206 | 92173 |
| 1.3 Other Demand and Time Liabilities | 30310 | 78501 | 22828 | 26921 | 29916 | 78218 | 22327 | 26423 |
| 2 Liabilities to Others | 25053097 | 24097455 | 25688230 | 26115123 | 24557481 | 23629065 | 25177053 | 25599553 |
| 2.1 Aggregate Deposits | 23055487 | 22139250 | 23843715 | 24202235 | 22580601 | 21688112 | 23349827 | 23707673 |
| 2.1.1 Demand | 2748263 | 2715452 | 2925734 | 3051908 | 2698049 | 2666996 | 2876368 | 3001393 |
| 2.1.2 Time | 20307224 | 19423797 | 20917980 | 21150327 | 19882552 | 19021116 | 20473459 | 20706280 |
| 2.2 Borrowings | 920568 | 920015 | 841980 | 819580 | 915248 | 915858 | 837554 | 815149 |
| 2.3 Other Demand and Time Liabilities | 1077042 | 1038191 | 1002536 | 1093308 | 1061632 | 1025094 | 989672 | 1076731 |
| 3 Borrowings from Reserve Bank | 311466 | 6968 | 1906 | 1950 | 311466 | 6968 | 1906 | 1950 |
| 3.1 Against Usance Bills /Promissory Notes | - | - | - | - | - | - | - | - |
| 3.2 Others | 311466 | 6968 | 1906 | 1950 | 311466 | 6968 | 1906 | 1950 |
| 4 Cash in Hand and Balances with Reserve Bank | 985044 | 1134910 | 1022191 | 1070393 | 964289 | 1112899 | 1000704 | 1049343 |
| 4.1 Cash in Hand | 84399 | 95928 | 85044 | 91835 | 81874 | 93444 | 82475 | 89688 |
| 4.2 Balances with Reserve Bank | 900645 | 1038982 | 937147 | 978558 | 882415 | 1019456 | 918229 | 959655 |
| 5 Assets with the Banking System | 432645 | 479881 | 458151 | 435974 | 348496 | 414893 | 369221 | 348752 |
| 5.1 Balances with Other Banks | 273720 | 284096 | 327705 | 307280 | 215801 | 233398 | 264197 | 245338 |
| 5.1.1 In Current Account | 13239 | 28162 | 15890 | 10899 | 10619 | 25424 | 13780 | 8810 |
| 5.1.2 In Other Accounts | 260481 | 255934 | 311815 | 296381 | 205182 | 207974 | 250417 | 236528 |
| 5.2 Money at Call and Short Notice | 44772 | 23818 | 36664 | 33835 | 25838 | 13637 | 17911 | 15384 |
| 5.3 Advances to Banks | 43856 | 42175 | 28849 | 30457 | 39504 | 41391 | 27214 | 29154 |
| 5.4 Other Assets | 70296 | 129792 | 64933 | 64401 | 67353 | 126467 | 59900 | 58877 |
| 6 Investment | 6850574 | 6509652 | 6887824 | 6951875 | 6697928 | 6357943 | 6726828 | 6784782 |
| 6.1 Government Securities | 6842024 | 6501765 | 6878471 | 6942689 | 6697298 | 6357504 | 6726284 | 6784263 |
| 6.2 Other Approved Securities | 8550 | 7887 | 9353 | 9186 | 630 | 439 | 544 | 519 |
| 7 Bank Credit | 18708286 | 17448862 | 18968340 | 19202582 | 18243972 | 17010621 | 18501377 | 18732057 |
| 7a Food Credit | 87145 | 74656 | 108648 | 99067 | 36531 | 24036 | 56674 | 47093 |
| 7.1 Loans, Cash-credits and Overdrafts | 18370704 | 17133011 | 18627704 | 18857112 | 17909851 | 16697901 | 18163165 | 18388591 |
| 7.2 Inland Bills-Purchased | 76523 | 68481 | 77657 | 79073 | 74963 | 67049 | 77094 | 78758 |
| 7.3 Inland Bills-Discounted | 222320 | 208532 | 226698 | 231103 | 221059 | 207367 | 225406 | 229973 |
| 7.4 Foreign Bills-Purchased | 15357 | 16582 | 13538 | 13301 | 15122 | 16397 | 13316 | 13088 |
| 7.5 Foreign Bills-Discounted | 23382 | 22256 | 22743 | 21993 | 22977 | 21906 | 22395 | 21648 |

Note: Data in column Nos. (4) & (8) are Provisional

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