

Table 3.1: Scheduled Commercial Banks : Outstanding at the end of Financial Year

Items	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (as on Dec 15, 2025)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Sources										
1. Aggregate deposits	107.58	114.26	125.74	135.67	151.14	164.65	180.44	204.75	225.81	241.32
Demand	12.81	13.70	15.11	16.17	18.61	20.73	21.80	24.44	26.98	29.20
Time	94.76	100.56	110.62	119.50	132.52	143.93	158.63	180.31	198.83	212.12
2. Borrowings from RBI	0.22	2.74	1.81	2.86	0.90	0.94	1.65	2.23	2.45	0.27
3. Other borrowings @	3.16	3.66	3.78	3.09	2.44	2.75	4.45	7.78	9.15	8.42
4. Other demand and time liabilities	4.64	5.59	5.44	6.04	6.57	6.41	7.90	9.37	10.62	12.84
5. Residual (Net)	-1.17	-0.95	1.17	-0.25	-0.59	-0.85	5.47	11.46	11.04	11.21
Total	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	259.06	274.05
Uses										
1. Bank credit	78.41	86.25	97.72	103.71	109.50	118.91	136.75	164.32	182.44	196.95
2. Investments	30.31	33.18	33.81	37.47	44.63	47.29	54.15	61.07	66.98	68.81
Government Securities	30.30	33.17	33.79	37.39	44.62	47.28	54.14	61.06	66.97	68.81
Other Approved Securities	0.01	0.01	0.02	0.09	0.01	0.01	0.01	0.01	0.01	0.00
3. Cash in hand	0.61	0.60	0.75	0.87	0.91	0.86	0.90	0.89	0.82	0.81
4. Balances with RBI	5.09	5.26	5.66	5.36	5.43	6.83	8.10	9.31	8.82	7.47
Total	114.43	125.30	137.93	147.42	160.45	173.90	199.91	235.60	259.06	274.05

@ Borrowing other than from RBI, NABARD, EXIM bank

Source: Form 'A' Return submitted by banks under Section 42(2) of RBI Act, 1934

Notes : 1. Data relate to amount outstanding as on the last reporting Friday of March.

2. Data for December 15, 2025 are based on the Reserve Bank of India press release dated December 31, 2025 titled 'Scheduled Banks' Statement of Position in India as on December 15, 2025".

3. Data since July, 2023 include the impact of the merger of a non-bank with a bank.

4. 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.