



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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October 03, 2024

**Scheduled Banks' Statement of Position in India as on Friday,  
September 20, 2024**

(Amount in ₹ crore)

	SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
	22-Sep-2023	06-Sep-2024*	20-Sep-2024*	22-Sep-2023	06-Sep-2024*	20-Sep-2024*
<b>I LIABILITIES TO THE BKG.SYSTEM (A)</b>						
a) Demand & Time deposits from banks	238947.16	298116.19	305242.17	241286.78	302401.77	309870.91**
b) Borrowings from banks	195119.20	128865.30	134120.98	195203.10	129153.89	134244.47
c) Other demand & time liabilities	70559.31	23518.75	22914.77	70625.00	23846.90	23226.77
<b>II LIABILITIES TO OTHERS (A)</b>						
a) Deposits (other than from banks)	19280665.29	21550315.52	21505560.87	19719435.05	22002066.95	21956215.62
i) Demand	2204591.25	2457243.56	2498379.81	2249846.34	2505648.23	2546577.38
ii) Time	17076074.04	19093071.95	19007181.06	17469588.71	19496418.71	19409638.24
b) Borrowings @	839626.99	843672.46	879625.76	843820.39	847826.98	883958.66
c) Other demand & time liabilities	877239.68	1052290.82	1031112.70	891193.31	1066136.32	1045068.85
<b>III BORROWINGS FROM R.B.I. (B)</b>	187948.00	7740.00	51223.00	187948.00	7740.00	51223.00
Against usance bills and / or prom. Notes						
<b>IV CASH</b>	94141.43	90022.30	86245.94	96583.09	92424.63	88956.46
<b>V BALANCES WITH R.B.I. (B)</b>	959345.47	988846.26	956254.78	979142.30	1008668.24	975831.73
<b>VI ASSETS WITH BANKING SYSTEM</b>						
a) Balances with other banks						
i) In current accounts	8635.28	10225.19	16206.67	11550.52	12412.45	18489.65
ii) In other accounts	173113.90	194864.85	196181.09	211602.35	243372.54	244479.91
b) Money at call & short notice	22628.30	13069.51	14726.47	39942.72	23233.85	25157.88
c) Advances to banks (i.e. due from bks.)	46800.53	43441.68	43836.42	47555.42	44184.93	44541.90
d) Other assets	93514.26	70705.72	74945.23	96290.86	74024.95	78211.49
<b>VII INVESTMENTS ( At book value )</b>	5981356.76	6383759.84	6402051.74	6128409.75	6536573.14	6552546.90
a) Central & State Govt. securities+	5980660.51	6383224.95	6401402.82	6121407.41	6528287.71	6543997.29
b) Other approved securities	696.25	534.89	648.92	7002.34	8285.43	8549.61
<b>VIII BANK CREDIT (Excluding Inter-Bank Advances)</b>	15151314.19	17046601.95	17125370.83	15534931.24	17487542.82	17569780.52
a) Loans, cash credits & Overdrafts \$	14891528.36	16737000.82	16820528.03	15272381.40	17174814.10	17261788.52

b) Inland Bills purchased	44985.99	67706.88	65157.50	45000.12	69138.72	66654.80
c) Inland Bills discounted	174846.70	204637.18	202201.99	176948.53	205800.13	203302.25
d) Foreign Bills purchased	16499.86	15547.23	15250.78	16734.71	15729.90	15439.25
e) Foreign Bills discounted	23453.28	21709.85	22232.53	23866.48	22059.98	22595.69

**NOTE**

- \* Provisional figures incorporated in respect of those banks who have not been able to submit final figures.
- (A) Demand and Time Liabilities do not include borrowings of any Scheduled State Co-operative Bank from State Government and any reserve fund deposits maintained with such banks by any co-operative society within the areas of operation of such banks.
- \*\* This excludes deposits of Co-operative Banks with Scheduled State Co-operative Banks. These are included under item II (a).
- @ Other than from Reserve Bank, National Bank for Agriculture and Rural Development and Export Import Bank of India.
- (B) The figures relating to Scheduled Commercial Banks' Borrowings in India from Reserve Bank and balances with Reserve Bank are those shown in the statement of affairs of the Reserve Bank. Borrowings against usance bills and/ or promissory notes are under Section 17(4)(c) of the Reserve Bank of India Act, 1934. Following a change in the accounting practice for LAF transactions with effect from July 11, 2014, as per the recommendations of Malegam Committee formed to Review the Format of Balance Sheet and the Profit and Loss Account of the Bank, the transactions in case of Repo / Term Repo / MSF are reflected under "Borrowings from RBI".
- Â£ This excludes advances granted by Scheduled State Co-operative Banks to Co-operative banks. These are included under item VIII (a).
- + Includes Treasury Bills, Treasury Deposits, Treasury Savings Certificates and postal obligations.
- \$ Includes advances granted by Scheduled Commercial Banks and State Co-operative Banks to Public Food Procurement Agencies (viz. Food Corporation of India, State Government and their agencies under the Food consortium).

<b>Food Credit Outstanding as on</b>			
<b>(Amount in ₹ crore)</b>			
<b>Date</b>	<b>22-Sep-2023</b>	<b>06-Sep-2024</b>	<b>20-Sep-2024</b>
<b>Scheduled Commercial Banks</b>	18865.05	21503.40	19925.56
<b>Scheduled Co-operative Banks</b>	39398.31	50619.36	50619.36

The expression ' Banking System ' or ' Banks ' means the banks and any other financial institution referred to in sub-clauses (i) to (vi) of clause (d) of the explanation below Section 42(1) of the Reserve Bank of India Act, 1934.

No. of Scheduled Commercial Banks as on Current Fortnight:**135**

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