



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 12, 2024

**Scheduled Banks' Statement of Position in India as on Friday,
November 29, 2024**

		(Amount in ₹ crore)					
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		01-Dec-2023	15-Nov-2024*	29-Nov-2024*	01-Dec-2023	15-Nov-2024*	29-Nov-2024*
I	LIABILITIES TO THE BKG.SYSTEM (A)						
	a) Demand & Time deposits from banks	249012.95	286037.41	273721.88	252864.88	291221.79	278500.30**
	b) Borrowings from banks	200300.56	135263.61	136378.04	200371.41	135338.08	136401.00
	c) Other demand & time liabilities	71526.81	24650.32	24840.15	72234.28	25006.84	25175.79
II	LIABILITIES TO OTHERS (A)						
	a) Deposits (other than from banks)	19886495.71	21855889.59	22017795.74	20323006.51	22314098.93	22473411.99
	i) Demand	2334163.88	2515557.57	2576577.91	2380934.65	2564705.40	2625278.79
	ii) Time	17552331.83	19340332.01	19441217.83	17942071.86	19749393.53	19848133.20
	b) Borrowings @	842264.55	917363.37	950040.48	846815.97	922249.20	954916.48
	c) Other demand & time liabilities	952851.69	940982.91	1020553.77	965565.78	953642.91	1033500.77
III	BORROWINGS FROM R.B.I. (B)	91279.16	6623.00	21293.00	91279.16	6623.00	21293.00
	Against usance bills and / or prom. Notes						
IV	CASH	87995.26	93859.31	90876.48	90683.45	96684.46	93464.30
V	BALANCES WITH R.B.I. (B)	938484.04	1008450.08	1023814.98	958115.63	1028476.42	1043951.71
VI	ASSETS WITH BANKING SYSTEM						
	a) Balances with other banks						
	i) In current accounts	10388.82	10362.31	9528.59	13384.23	12744.14	12106.19
	ii) In other accounts	181667.23	200948.33	186417.34	222256.65	253091.15	236030.40
	b) Money at call & short notice	20077.55	21727.32	19091.00	38273.49	32724.41	27828.49
	c) Advances to banks (i.e. due from bks.)	51926.11	41121.94	38641.33	52548.98	41742.16	39301.06
	d) Other assets	95289.37	61143.48	61077.56	97549.94	64357.20	64361.15
VII	INVESTMENTS (At book value)	6030923.64	6489976.58	6538951.48	6180851.24	6642777.06	6691540.01
	a) Central & State Govt. securities+	6030083.55	6489396.98	6538386.87	6173894.83	6634646.87	6683632.13
	b) Other approved securities	840.09	579.61	564.61	6956.41	8130.18	7907.87
VIII	BANK CREDIT (Excluding Inter-Bank Advances)	15825455.71	17362817.85	17509170.96	16241555.84	17818720.57	17959957.54
	a) Loans, cash credits & Overdrafts \$	15550955.52	17056611.75	17198830.57	15964143.23	17509383.09	17646457.86
	b) Inland Bills purchased	48660.24	66847.24	68351.31	48670.06	68281.68	69789.46
	c) Inland Bills discounted	186914.11	202787.32	205253.16	189220.17	203878.53	206352.52
	d) Foreign Bills purchased	16496.38	15011.36	15185.56	16727.37	15257.10	15423.72
	e) Foreign Bills discounted	22429.46	21560.19	21550.35	22795.02	21920.16	21933.97

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).

Food Credit Outstanding as on			
(Amount in ₹ crore)			
Date	01-Dec-2023	15-Nov-2024	29-Nov-2024
Scheduled Commercial Banks	41692.64	45156.71	51254.00
Scheduled Co-operative Banks	49204.79	50617.45	50617.45

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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(Communications)