

प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

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December 27, 2024

Scheduled Banks' Statement of Position in India as on Friday, December 13, 2024

		(Amount in ₹ crore)					
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		15-Dec-2023	29-Nov-2024*	13-Dec-2024*	15-Dec-2023	29-Nov-2024*	13-Dec-2024*
I	LIABILITIES TO THE BKG.SYSTEM (A)						
	a) Demand & Time deposits from banks	276840.69	273721.88	310793.89	280287.73	278500.30	315564.52**
	b) Borrowings from banks	192669.26	137597.04	131991.65	192698.15	137620.00	132026.65
	c) Other demand & time liabilities	70471.58	24717.72	24455.24	71176.89	25053.36	24757.03
II	LIABILITIES TO OTHERS (A)						
	a) Deposits (other than from banks)	19791556.52	22017465.62	22067717.71	20228380.60	22473474.97	22525565.23
	i) Demand	2319503.34	2576788.64	2603708.86	2367369.66	2625489.52	2652220.53
	ii) Time	17472053.18	19440676.98	19464008.85	17861010.94	19847985.45	19873344.71
	b) Borrowings @	761991.94	951023.12	908078.81	766352.35	955899.12	912589.52
	c) Other demand & time liabilities	1034560.37	1021673.89	1157300.53	1046988.76	1034620.89	1170396.79
III	BORROWINGS FROM R.B.I. (B)	155844.16	21293.00	108704.00	155844.16	21293.00	108704.00
	Against usance bills and / or prom. Notes	0.00	0.00	0.00	0.00	0.00	0.00
IV	CASH	84432.46	90867.36	83977.86	86736.90	93455.18	86328.51
V	BALANCES WITH R.B.I. (B)	936401.42	1023814.98	986172.40	955808.28	1043951.71	1006614.94
VI	ASSETS WITH BANKING SYSTEM						
	a) Balances with other banks						
	i) In current accounts	14449.57	9525.23	29586.73	17282.82	12102.83	32158.95
	ii) In other accounts	192431.63	186147.34	194932.33	234358.88	235760.39	246450.87
	b) Money at call & short notice	14447.98	19091.00	22466.13	33537.68	27828.49	35121.39
	c) Advances to banks (i.e. due from bks.)	54757.55	38641.32	40659.31	55597.96	39301.06	41482.93
	d) Other assets	98022.53	61085.81	61981.01	100375.31	64369.40	65226.50
VII	INVESTMENTS (At book value)	5960517.46	6538911.31	6556857.25	6109553.29	6691499.84	6707745.39
	a) Central & State Govt. securities+	5959761.38	6538346.70	6556352.79	6102637.60	6683591.96	6699653.51
	b) Other approved securities	756.08	564.61	504.46	6915.69	7907.87	8091.88
VIII	BANK CREDIT (Excluding Inter-Bank Advances)	15779480.10	17508955.68	17587668.91	16198203.87	17959742.26	18039513.18
	a) Loans, cash credits & Overdrafts \$	15505945.56	17198615.29	17274777.18	15921785.53	17646242.58	17723449.27
	b) Inland Bills purchased	50635.98	68351.31	67060.49	50647.37	69789.46	68504.00
	c) Inland Bills discounted	184888.16	205253.16	207810.62	187192.32	206352.52	208938.16
	d) Foreign Bills purchased	15941.66	15185.56	16706.19	16168.29	15423.72	16933.94
	e) Foreign Bills discounted	22068.75	21550.35	21314.42	22410.36	21933.97	21687.81

NOTE

- * Provisional figures incorporated in respect of such banks as 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 practise 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 Scheduled Cooperative 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	15-Dec-2023	29-Nov-2024	13-Dec-2024	
Scheduled Commercial Banks	42499.37	51254.00	52306.66	
Scheduled Co-operative Banks	49205.09	50617.45	50616.47	

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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