



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

July 26, 2024

Scheduled Banks' Statement of Position in India as on Friday, July 12, 2024

		(Amount in ₹ crore)					
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		14-Jul-2023	28-Jun-2024*	12-Jul-2024*	14-Jul-2023	28-Jun-2024*	12-Jul-2024*
I	LIABILITIES TO THE BKG.SYSTEM (A)						
	a) Demand & Time deposits from banks	245861.45	281546.34	276953.70	248180.96	285619.46	280933.13
	b) Borrowings from banks	196330.08	150168.05	137548.94	196446.94	150174.05	137558.44
	c) Other demand & time liabilities	63687.26	76593.71	75484.94	64379.68	76874.54	75782.30
II	LIABILITIES TO OTHERS (A)						
	a) Deposits (other than from banks)	19030776.86 (18876781.94)	21285820.86 (21196424.09)	21177216.41 (21090509.24)	19472237.28 (19318242.36)	21743456.65 (21654059.88)	21631374.15 (21544666.98)
	i) Demand	2181426.56	2601677.37	2390991.08	2226914.90	2651692.30	2439811.75
	ii) Time	16849350.30	18684143.49	18786225.33	17245322.38	19091764.35	19191562.41
	b) Borrowings @	787771.75	764461.17	883945.91	792337.32	768687.13	888105.54
	c) Other demand & time liabilities	802879.61	929570.13	889739.86	815480.41	942700.26	901889.88
III	BORROWINGS FROM R.B.I. (B)	21446.68	102741.00	8204.00	21446.68	102741.00	8204.00
	Against usance bills and / or prom. Notes	0.00	0.00	0.00	0.00	0.00	0.00
IV	CASH	103482.75	104977.41	93824.82	106325.63	107445.73	96251.05
V	BALANCES WITH R.B.I. (B)	866892.87	973455.00	952093.97	887378.72	993386.00	971947.04
VI	ASSETS WITH BANKING SYSTEM						
	a) Balances with other banks						
	i) In current accounts	9687.69	12535.52	8598.65	13693.60	15361.58	11271.40
	ii) In other accounts	184190.22	187668.24	176890.28	223152.16	234707.40	224972.84
	b) Money at call & short notice	27443.04	11606.33	7469.79	43499.28	27374.01	21648.30
	c) Advances to banks (i.e. due from bks.)	44284.62	50288.33	41731.80	45837.70	51727.08	42981.00
	d) Other assets	87379.86	114106.18	112651.98	90587.82	117263.77	115844.66
VII	INVESTMENTS (At book value)	5817754.67 (5705286.24)	6158206.96 (6092862.48)	6316527.02 (6251178.78)	5963227.54 (5850759.11)	6310567.51 (6245223.03)	6469075.67 (6403727.43)
	a) Central & State Govt. securities+	5816999.92	6157069.60	6315465.47	5957096.53	6302648.27	6461014.29
	b) Other approved securities	754.75	1137.37	1061.55	6131.01	7919.25	8061.38
VIII	BANK CREDIT (Excluding Inter-Bank Advances)	14746329.06 (14132818.74)	16882176.09 (16381945.33)	16812421.12 (16317876.20)	15148816.76 (14535306.44)	17316113.20 (16815882.44)	17247382.47 (16752837.55)
	a) Loans, cash credits & Overdrafts \$	14490374.86	16558740.43	16495112.01	14889772.53	16989392.67	16926829.03
	b) Inland Bills purchased	43755.74	68064.49	67717.85	43838.28	69416.44	69059.80
	c) Inland Bills discounted	168398.35	213615.04	209488.16	170734.22	214877.86	210744.72
	d) Foreign Bills purchased	18574.04	16976.38	15615.43	18800.95	17206.47	15830.24
	e) Foreign Bills discounted	25226.08	24779.75	24487.68	25670.78	25219.76	24918.69

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 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".
- Ã£ 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).
- (i) Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.
- (ii) Figures in parentheses exclude the impact of the merger.

Food Credit Outstanding as on			
(Amount in ₹ crore)			
Date	14-Jul-2023	28-Jun-2024	12-Jul-2024
Scheduled Commercial Banks	24303.57	33903.61	30262.61
Scheduled Co-operative Banks	51970.73	50622.17	50621.22

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**

Press Release: 2024-2025/776

Ajit Prasad
Deputy General Manager
(Communications)