

प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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February 08, 2024

Scheduled Banks' Statement of Position in India as on Friday, January 26, 2024

(Amount in ₹ crore)							
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		27-Jan-23	12-Jan-2024 *	26-JAN-2024 *	27-Jan-23	12-Jan-2024 *	26-JAN-2024 *
<b>I</b>	<b>LIABILITIES TO THE BKG.SYSTEM (A)</b>						
	a) Demand & Time deposits from banks	208480.12	262755.38	265720.09	210725.37	266353.52	269500.31 **
	b) Borrowings from banks	62698.3	180980.15	197683.64	63048.66	181010.43	197782.34
	c) Other demand & time liabilities	55012.59	69746.41	71149.48	55634.89	70413.3	71708.49
<b>II</b>	<b>LIABILITIES TO OTHERS (A)</b>						
	a) Deposits (other than from banks)	17719428.23	19984835.09 (19865475.25)	20059196.99 (19942895.21)	18145363.43	20426312.17 (20306952.33)	20501544.59 (20385242.81)
	i) Demand	2156747.21	2265400.32	2354985.02	2201162.1	2313142.2	2403069
	ii) Time	15562681.01	17719434.85	17704211.95	15944201.33	18113170.05	18098475.57
	b) Borrowings @	459768.99	826016.27	811139.38	464367.12	830474.46	816067.64
	c) Other demand & time liabilities	731700.56	872215.08	898955.67	743851.3	884392.85	911016.32
<b>III</b>	<b>BORROWINGS FROM R.B.I. (B)</b>	121621.85	232643	337637	121621.85	232643	337637
	Against usance bills and / or prom. Notes						
<b>IV</b>	<b>CASH</b>	110431.36	86931.89	84467.95	112768.29	89332.12	86875.47
<b>V</b>	<b>BALANCES WITH R.B.I. (B)</b>	813572.82	919311.28	933808.17	832912.16	938676.48	953125.73
<b>VI</b>	<b>ASSETS WITH BANKING SYSTEM</b>						
	a) Balances with other banks						
	i) In current accounts	21709.53	9830.86	10040.28	24940.49	12384.3	12271.54
	ii) In other accounts	168362.16	184599.86	188985	202424.87	227515.22	231828.42
	b) Money at call & short notice	21711.08	11777.33	23583.99	40131.13	31643.89	45848.84
	c) Advances to banks (i.e. due from bks.)	40585.92	42219.93	42300.25	43544.48	44425.66	44910.39 ₹
	d) Other assets	62457.05	92952.12	99880.19	65218.07	95156.24	102020.59
<b>VII</b>	<b>INVESTMENTS ( At book value )</b>	5194620.63	6006292.64 (5909672.03)	5976157.47 (5882669.91)	5340544	6155185.45 (6058564.84)	6124005.85 (6030518.29)
	a) Central & State Govt. securities+	5193767.65	6005565.61	5975350.64	5333965.09	6148395.06	6117122.21
	b) Other approved securities	852.98	727.02	806.83	6578.91	6790.38	6883.63
<b>VIII</b>	<b>BANK CREDIT (Excluding Inter-Bank Advances)</b>	13337536.22	15969925.83 (15403385.23)	16044693.36 (15491457.38)	13734998.16	16394983.72 (15828443.12)	16473493.49 (15920257.51)
	a) Loans, cash credits & Overdrafts \$	13106520	15686912.69	15765628.63	13500963.13	16109169.89	16191584.6
	b) Inland Bills purchased	34366.3	51710.58	51371.99	34384.34	51721.78	51383.25
	c) Inland Bills discounted	151575.3	192334.5	189232.86	153963.15	194555.53	191495.44
	d) Foreign Bills purchased	17141.59	16681.01	16574.84	17314.7	16899.57	16786.11
	e) Foreign Bills discounted	27933.03	22287.05	21885.04	28372.83	22636.95	22244.09

**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).
- (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.

<b>Food Credit Outstanding as on</b>			
(Amount in ₹ crore)			
<b>Date</b>	<b>27-Jan-23</b>	<b>12-Jan-2024 *</b>	<b>26-JAN-2024 *</b>
<b>Scheduled Commercial Banks</b>	50165.4	43968.53	45618.73
<b>State Co-operative Banks</b>	45717.44	52393.75	52393.75

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:**137**

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Director (Communications)