



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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April 19, 2024

Scheduled Banks' Statement of Position in India as on Friday, April 05, 2024

(Amount in ₹ crore)

	SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
	07-Apr-23	22-MAR-2024 *	05-APR-2024 *	07-Apr-23	22-MAR-2024 *	05-APR-2024 *
I LIABILITIES TO THE BKG.SYSTEM (A)						
a) Demand & Time deposits from banks	249235.56	294470.85	311328.57	251872.99	298436.48	315532.77 **
b) Borrowings from banks	40326.59	185862.1	176704.23	40578.73	185999.1	177044.3
c) Other demand & time liabilities	58070.75	72451.73	72948.29	58724.09	73099.84	73188.06
II LIABILITIES TO OTHERS (A)						
a) Deposits (other than from banks)	18447943.84	20475226.41 (20366983.93)	20998288.55 (20889503.90)	18900759.55	20931792.19 (20823549.71)	21467850.56 (21359065.91)
i) Demand	2219739.69	2443853.15	2601855.57	2267653.52	2492846.94	2653590.68
ii) Time	16228204.15	18031373.3	18396432.86	16633106.03	18438945.29	18814259.75
b) Borrowings @	501085.4	774508.92	774584.08	505792.13	778826.61	779163.3
c) Other demand & time liabilities	783185.73	937428.03	889963.29	795871.44	950509.88	901504.61
III BORROWINGS FROM R.B.I. (B)	74997.34	222716	10517	74997.34	222716	10517
Against usance bills and / or prom. Notes						
IV CASH	104245.85	89433.24	89273.92	107141.66	91888.36	91630.88
V BALANCES WITH R.B.I. (B)	804493.34	931482.63	932312	824514.05	951385.79	953056.71
VI ASSETS WITH BANKING SYSTEM						
a) Balances with other banks						
i) In current accounts	11742.89	8970.59	13114.5	16324.51	11659.3	16830.46
ii) In other accounts	183436.54	189356.72	187891.68	220619.13	234368.51	235848.58
b) Money at call & short notice	38657.37	12355.13	30206.33	69625.96	39648.79	55155.93
c) Advances to banks (i.e. due from bks.)	43777.48	48368.29	49479.4	47724.53	51324.78	51924.92
d) Other assets	67573.06	115423.78	113537.55	71371.05	117633.98	116495.03
VII INVESTMENTS (At book value)	5523795.97	6106558 (6015002.68)	6124286.18 (6036425.12)	5669682.23	6257028.37 (6165473.05)	6277096.95 (6189235.89)
a) Central & State Govt. securities+	5523021.86	6105609.49	6123155	5662368.01	6249662.6	6269313.29
b) Other approved securities	774.11	948.5	1131.2	7314.22	7365.76	7783.67
VIII BANK CREDIT (Excluding Inter-Bank Advances)	13850556.45	16432163.91 (15901477.43)	16601869.67 (16077612.96)	14255764.34	16866327.79 (16335641.31)	17037408.12 (16513151.41)
a) Loans, cash credits & Overdrafts \$	13591425.58	16134303.06	16275991.48	13993430.41	16565339.95	16708253.05
b) Inland Bills purchased	41854.36	60466.94	68185.15	41866.27	60471.12	69429.77
c) Inland Bills discounted	166777.76	197357.82	216427.25	169289.5	199760.79	217779.55
d) Foreign Bills purchased	20759.1	16411.77	16875.9	20954.38	16661.98	17115.49
e) Foreign Bills discounted	29739.65	23624.33	24389.87	30223.77	24093.97	24830.23

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.

Food Credit Outstanding as on			
(Amount in ₹ crore)			
Date	07-Apr-23	22-Mar-24	05-Apr-24
Scheduled Commercial Banks	20963.34	23080.81	21208.24
Scheduled Co-operative Banks	37582.36	52390.97	50498.78

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:**136**

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