

**Appendix Table IV.2: International Liabilities of Banks in India – By Type of Instruments**

(Amount in ₹ crore)

Liability Type	Amount Outstanding (At end-March)		Percentage Variation	
	2024 (PR)	2025 (PR)	2023-24	2024-25
1	2	3	4	5
<b>1. Loans and Deposits</b>	<b>15,69,186</b>	<b>17,88,853</b>	<b>21.1</b>	<b>14.0</b>
	<b>(63.8)</b>	<b>(63.9)</b>		
a) Foreign Currency Non-resident (Bank) [FCNR (B)] Scheme	1,98,611	2,84,402	46.3	43.2
	(8.1)	(10.2)		
b) Foreign Currency Borrowings*	1,59,151	1,82,247	64.8	14.5
	(6.5)	(6.5)		
c) Non-resident External Rupee (NRE) Accounts	8,12,252	8,69,802	6.2	7.1
	(33.0)	(31.1)		
d) Non-resident Ordinary (NRO) Rupee Accounts	2,28,483	2,69,624	38.7	18.0
	(9.3)	(9.6)		
<b>2. Own Issues of Securities/ Bonds</b>	<b>3,044</b>	<b>740</b>	<b>0.2</b>	<b>-75.7</b>
	<b>(0.1)</b>	<b>(0.0)</b>		
<b>3. Other liabilities</b>	<b>8,24,875</b>	<b>9,51,289</b>	<b>20.0</b>	<b>15.3</b>
	<b>(33.6)</b>	<b>(34.0)</b>		
<i>Of which:</i>				
a) ADRs/GDRs	1,50,363	1,78,991	26.7	19.0
	(6.1)	(6.4)		
b) Equities of Banks	4,72,007	5,28,832	22.0	12.0
Held by Non-residents	(19.2)	(18.9)		
c) Capital / Remittable Profits of Foreign Banks in India and Other Unclassified International Liabilities	2,02,504	2,43,467	11.4	20.2
	(8.2)	(8.7)		
<b>4. Negative MTM Derivatives</b>	<b>60,718</b>	<b>58,306</b>	<b>-13.1</b>	<b>-4.0</b>
	<b>(2.5)</b>	<b>(2.1)</b>		
<b>Total International Liabilities</b>	<b>24,57,823</b>	<b>27,99,188</b>	<b>19.5</b>	<b>13.9</b>
	<b>(100.0)</b>	<b>(100.0)</b>		

PR : Partially Revised.

\* : Inter-bank borrowings in India and from abroad and external commercial borrowings of banks.

**Notes:** 1. Percentage variation could be slightly different as absolute numbers have been rounded off to ₹ crore.

2. Based on the latest BIS guidelines, MTM derivatives have been introduced in this statement from September 2022 quarter.

3. Figures in parentheses are percentages to total.

**Source:** International Banking Statistics, RBI.