



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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October 17, 2025

Scheduled Banks' Statement of Position in India as on Friday, October 03, 2025

		(Amount in ₹ crore)					
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		04-Oct-2024	19-Sep-2025*	03-Oct-2025*	04-Oct-2024	19-Sep-2025*	03-Oct-2025*
I	LIABILITIES TO THE BKG.SYSTEM (A)						
	a) Demand & Time deposits from banks	287920.78	319607.38	318430.38	292252.74	327583.51	326733.06**
	b) Borrowings from banks	127899.61	84796.98	84733.28	127950.17	84841.98	84761.78
	c) Other demand & time liabilities	22225.29	27486.35	28435.54	22565.39	27991.42	28945.86
II	LIABILITIES TO OTHERS (A)						
	a) Deposits (other than from banks)	21920126.24	23546511.16	24098426.61	22376920.47	24043775.46	24599556.15
	i) Demand	2591897.61	2861501.35	3072654.41	2640971.10	2911364.02	3124549.36
	ii) Time	19328228.63	20685009.81	21025772.20	19735949.37	21132411.45	21475006.79
	b) Borrowings @	855737.85	858522.90	855825.53	860182.85	863268.40	860350.43
	c) Other demand & time liabilities	968037.77	1074425.17	1049845.22	980475.79	1090040.28	1064326.03
III	BORROWINGS FROM R.B.I. (B)	7076.00	57401.00	1512.00	7076.00	57401.00	1512.00
	Against usance bills and / or prom. Notes						
IV	CASH	96179.80	81405.13	89906.27	98829.57	84167.25	92795.61
V	BALANCES WITH R.B.I. (B)	985504.19	884937.44	883595.63	1005549.79	902838.89	901695.15
VI	ASSETS WITH BANKING SYSTEM						
	a) Balances with other banks						
	i) In current accounts	9434.38	8278.42	9366.77	12195.06	10544.24	11551.73
	ii) In other accounts	185300.64	232361.71	224719.10	234510.66	292710.94	285101.63
	b) Money at call & short notice	17395.96	14110.15	24184.62	30651.09	33943.03	42515.90
	c) Advances to banks (i.e. due from bks.)	43797.31	31240.78	29464.80	44475.86	32252.94	30421.95
	d) Other assets	64171.04	64462.09	58155.34	67364.99	69844.69	63788.14
VII	INVESTMENTS (At book value)	6457951.44	6846280.72	6876445.06	6610366.72	7014991.39	7044885.00
	a) Central & State Govt. securities+	6457271.83	6845761.70	6875867.85	6601538.59	7005118.49	7035123.88
	b) Other approved securities	679.61	519.01	577.21	8828.13	9872.90	9761.12
VIII	BANK CREDIT (Excluding Inter-Bank Advances)	17297778.17	18902860.72	19266106.61	17745464.05	19377624.08	19745192.75
	a) Loans, cash credits & Overdrafts \$	16976648.25	18554326.65	18900094.48	17421102.27	19027268.63	19377421.49
	b) Inland Bills purchased	69722.05	79645.54	85683.56	71209.88	79890.02	85911.91
	c) Inland Bills discounted	213410.68	234482.63	243749.42	214529.15	235494.18	244726.40
	d) Foreign Bills purchased	15808.95	12636.06	13957.09	16040.91	12846.08	14160.66
	e) Foreign Bills discounted	22188.24	21769.83	22622.05	22581.85	22125.17	22972.29

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	04-Oct-2024	19-Sep-2025	03-Oct-2025
Scheduled Commercial Banks	17801.37	45284.14	42659.30
Scheduled Co-operative Banks	49701.91	51974.00	51974.00

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: **121**

No. of Scheduled State Co-operative Banks as on Current Fortnight: **24**

No. of Scheduled Primary(Urban) Co-operative Banks as on Current Fortnight: **51**

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(Communications)