

प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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November 28, 2025

Scheduled Banks' Statement of Position in India as on Friday, November 14, 2025

(Amount in ₹ crore)							
		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		15-Nov-2024	31-Oct-2025*	14-Nov-2025*	15-Nov-2024	31-Oct-2025*	14-Nov-2025*
<b>I</b>	<b>LIABILITIES TO THE BKG.SYSTEM (A)</b>						
	a) Demand & Time deposits from banks	286037.41	324591.97	350944.60	291221.79	331728.86	357866.58**
	b) Borrowings from banks	135263.61	85106.05	81533.54	135338.08	85106.05	81560.54
	c) Other demand & time liabilities	24650.32	27465.23	26997.34	25006.84	27925.58	27514.50
<b>II</b>	<b>LIABILITIES TO OTHERS (A)</b>						
	a) Deposits (other than from banks)	21855889.59	24175756.75	24093532.15	22314098.93	24679610.93	24599688.85
	i) Demand	2515557.57	3100947.18	2991665.59	2564705.40	3151638.47	3043613.08
	ii) Time	19340332.01	21074809.57	21101866.56	19749393.53	21527972.46	21556075.77
	b) Borrowings @	917363.37	846240.52	834189.33	922249.20	850802.29	839569.29
	c) Other demand & time liabilities	940982.91	1082767.80	1026265.47	953642.91	1097733.38	1040259.67
<b>III</b>	<b>BORROWINGS FROM R.B.I. (B)</b>	6623.00	5489.00	2158.00	6623.00	5489.00	2158.00
	Against usance bills and / or prom. Notes						
<b>IV</b>	<b>CASH</b>	93859.31	87562.69	86122.30	96684.46	90383.21	88926.70
<b>V</b>	<b>BALANCES WITH R.B.I. (B)</b>	1008450.08	842947.33	782079.63	1028476.42	859920.63	797972.56
<b>VI</b>	<b>ASSETS WITH BANKING SYSTEM</b>						
	a) Balances with other banks						
	i) In current accounts	10362.31	16006.40	20320.27	12744.14	19796.47	22404.41
	ii) In other accounts	200948.33	230571.74	258636.43	253091.15	292554.82	321533.40
	b) Money at call & short notice	21727.32	15789.94	26583.20	32724.41	32903.58	45819.95
	c) Advances to banks (i.e. due from bks.)	41121.94	32718.97	32235.39	41742.16	33544.84	33043.39
	d) Other assets	61143.48	63912.89	63276.79	64357.20	69753.34	69070.94
<b>VII</b>	<b>INVESTMENTS (At book value)</b>	6489976.58	6889909.94	6835685.39	6642777.06	7058967.66	7004339.17
	a) Central & State Govt. securities+	6489396.98	6889414.73	6835230.18	6634646.87	7049262.88	6994490.38
	b) Other approved securities	579.61	495.21	455.21	8130.18	9704.78	9848.78
<b>VIII</b>	<b>BANK CREDIT (Excluding Inter-Bank Advances)</b>	17362817.85	19393655.36	19345790.37	17818720.57	19876053.65	19829071.67
	a) Loans, cash credits & Overdrafts \$	17056611.75	19029402.61	18979725.93	17509383.09	19510007.77	19461179.20
	b) Inland Bills purchased	66847.24	85940.80	87206.51	68281.68	86157.37	87431.49
	c) Inland Bills discounted	202787.32	243555.66	244017.79	203878.53	244556.61	245034.16
	d) Foreign Bills purchased	15011.36	12717.27	12903.60	15257.10	12903.98	13126.31
	e) Foreign Bills discounted	21560.19	22039.02	21936.54	21920.16	22427.92	22300.50

**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).

<b>Food Credit Outstanding as on</b>			
(Amount in ₹ crore)			
<b>Date</b>	<b>15-Nov-2024</b>	<b>31-Oct-2025</b>	<b>14-Nov-2025</b>
<b>Scheduled Commercial Banks</b>	45156.71	70371.31	79191.01
<b>Scheduled Co-operative Banks</b>	50617.45	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)