

प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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February 13, 2026

**Scheduled Banks' Statement of Position in India as on January 31, 2026**

		SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs and PBs)			ALL SCHEDULED BANKS		
		24-Jan-2025#	15-Jan-2026	31-Jan-2026	24-Jan-2025#	15-Jan-2026	31-Jan-2026
<b>I</b>	<b>LIABILITIES TO THE BKG.SYSTEM (A)</b>						
	a) Demand & Time deposits from banks	274580.76	334644.10	336474.48	279763.56	342345.34	344450.58**
	b) Borrowings from banks	144172.70	80440.83	81053.24	144288.99	80507.15	81307.96
	c) Other demand & time liabilities	29455.08	32892.14	42057.26	29792.86	33441.63	42661.78
<b>II</b>	<b>LIABILITIES TO OTHERS (A)</b>						
	a) Deposits (other than from banks)	22126572.35	24499511.99	24881954.39	22591678.12	25018283.44	25398629.58
	i) Demand	2510913.20	2990484.97	3141414.87	2558292.31	3043991.32	3194032.51
	ii) Time	19615659.14	21509027.02	21740539.52	20033385.82	21974292.12	22204597.07
	b) Borrowings @	953979.59	921541.85	908900.05	958300.19	926513.54	913623.16
	c) Other demand & time liabilities	990920.82	1059479.61	1116118.51	1003945.31	1075638.00	1131224.61
<b>III</b>	<b>BORROWINGS FROM R.B.I. (B)</b>	354098.00	32336.00	136073.00	354098.00	32336.00	136073.00
	Against usance bills and / or prom. Notes						
<b>IV</b>	<b>CASH</b>	84829.03	78478.82	82350.27	87079.38	80881.73	84874.86
<b>V</b>	<b>BALANCES WITH R.B.I. (B)</b>	889894.55	717833.96	756290.45	908493.35	732861.37	771704.13
<b>VI</b>	<b>ASSETS WITH BANKING SYSTEM</b>						
	a) Balances with other banks						
	i) In current accounts	9592.20	15371.10	9587.86	11672.81	17370.50	12231.43
	ii) In other accounts	187012.38	264280.59	269199.35	237701.52	326507.25	331090.55
	b) Money at call & short notice	13863.15	32228.87	35468.10	29459.35	50077.28	52274.28
	c) Advances to banks (i.e. due from bks.)	38787.80	32218.47	35428.21	41911.18	35114.83	38974.87
	d) Other assets	60663.54	67909.26	74968.33	63716.06	74032.38	81364.81
<b>VII</b>	<b>INVESTMENTS (At book value)</b>	6635526.09	6807967.35	6816554.58	6788201.66	6982731.81	6990918.46
	a) Central & State Govt. securities+	6635022.32	6807466.71	6816054.16	6779813.27	6967578.98	6976617.86
	b) Other approved securities	503.77	500.64	500.42	8388.40	15152.83	14300.61
<b>VIII</b>	<b>BANK CREDIT (Excluding Inter-Bank Advances)</b>	17868478.53	20134089.72	20475381.96	18326104.40	20625130.93	20966065.04
	a) Loans, cash credits & Overdrafts \$	17549269.55	19736001.11	20065334.85	18003509.22	20225179.40	20554098.08
	b) Inland Bills purchased	71812.84	95390.89	98703.51	73478.59	95401.29	98715.36
	c) Inland Bills discounted	209415.29	266853.17	275477.83	210515.16	268135.24	276780.26
	d) Foreign Bills purchased	15570.73	12778.64	13001.71	15796.62	12849.53	13196.93
	e) Foreign Bills discounted	22410.12	23065.91	22864.07	22804.81	23565.47	23274.40

**NOTE**

- # These figures relates to corresponding reporting Friday of previous year (as per old 'Fortnight' definition) and it shall continue till the publication of Press Communiqué as on November 30th, 2026.
- (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>24-Jan-2025#</b>	<b>15-Jan-2026</b>	<b>31-Jan-2026</b>
<b>Scheduled Commercial Banks</b>	56178.86	88169.21	89295.40
<b>Scheduled Co-operative Banks</b>	50615.51	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 : 52

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(Communications)