



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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January 14, 2021

Scheduled Banks' Statement of Position in India as on Friday, January 01, 2021

(Amount in Crore of ₹)

	SCHEDULED COMMERCIAL BANKS (Including RRBs and SFBs)			ALL SCHEDULED BANKS		
	03-Jan-20	18-DEC-2020 *	01-JAN-2021 *	03-Jan-20	18-DEC-2020 *	01-JAN-2021 *
I LIABILITIES TO THE BKG.SYSTEM (A)						
a) Demand & Time deposits from bks.	196067.68	207328.84	205021.09	200881.77	212131.97	209772.47 **
b) Borrowings from banks	54290.8	45708.67	42703.81	54316.62	45711.93	42759.27
c) Other demand & time liabilities	11817.64	16724.39	16213.25	11944.74	16936.42	16546.42
II LIABILITIES TO OTHERS (A)						
a) Deposits (other than from banks)	13210364.78	14478960.57	14726752.75	13613202.77	14894952.62	15148024.35
i) Demand	1368500.41	1564598.27	1621564.43	1404359.28	1601079.33	1658904.96
ii) Time	11841864.37	12914362.38	13105188.3	12208843.49	13293873.39	13489119.37
b) Borrowings @	316341.14	251544.86	253835.72	320680.17	255637.42	257910.64
c) Other demand & time liabilities	509106.49	614651.76	649988.87	521193.19	626154.18	661613.22
III BORROWINGS FROM R.B.I. (B)	18165	77098	77140	18165	77098	77140
Against usance bills and / or prom. Notes	0			0		
IV CASH	79520.94	84934.15	85590.72	81668.95	86958.38	87601.3
V BALANCES WITH R.B.I. (B)	542465.33	488262.43	474192.63	558667.87	501180.52	487584.59
VI ASSETS WITH BANKING SYSTEM						
a) Balances with other banks						
i) In current accounts	20476.35	15339.53	12548.54	22678.06	17395.16	14757.22
ii) In other accounts	132829.81	135152.44	134853.09	156971	165987.88	168841.53
b) Money at call & short notice	9274.93	9906.82	9159.17	28162.64	32795.05	32443.04
c) Advances to banks (i.e. due from bks.)	26946.75	20966.64	20204.56	33295.66	21529.97	21296.21 £
d) Other assets	33235	28639.42	27139.34	41032.69	32112.92	30496.42
VII INVESTMENTS (At book value)	3779746.17	4413604.88	4480723.69	3894933.88	4546344.6	4613498.36
a) Central & State Govt. securities+	3771212.66	4411845.44	4479744.73	3879485.52	4538069.13	4605762.98
b) Other approved securities	8533.51	1759.41	978.94	15448.36	8275.44	7735.35
VIII BANK CREDIT (Excluding Inter Bank Advance)	10036091.78	10547036.78	10704648.68	10368375.23	10884563.5	11044775.02
a) Loans, cash credits & Overdrafts \$	9820242.53	10375670.47	10528315.63	10149042.56	10711214.03	10866433.06
b) Inland Bills purchased	24548.54	22579.78	23293.39	25219.66	22845	23566.18
c) Inland Bills discounted	134272.25	101003.2	104264.16	136062.54	101918.26	105169.62
d) Foreign Bills purchased	25455.33	17534.86	18583.33	25916.13	17814.77	18873.12
e) Foreign Bills discounted	31573.12	30248.48	30192.14	32134.34	30771.44	30733

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".
- £ 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).

Food Credit Outstanding as on			
(₹ in Crore)			
Date	03-Jan-20	18-Dec-20	01-Jan-21
Scheduled Commercial Banks	83502.17	93152.4	92544.7
State Co-operative Banks	27028.55	30401.19	30400.34

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: **132**

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Ajit Prasad
Director