प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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**संचार विभाग,** केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001
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**November 13, 2026**

# Scheduled Banks' Statement of Position in India as on October 31, 2026

(Amount in ₹ crore)

| | | SCHEDULED COMMERCIAL BANKS (Including RRBs, SFBs, PBs and LABs) | | | ALL SCHEDULED BANKS | | |
|---|---|---|---|---|---|---|---|
| | | 31-Oct-2025# | 15-Oct-2026 | 31-Oct-2026 | 31-Oct-2025# | 15-Oct-2026 | 31-Oct-2026 |
| I | **LIABILITIES TO THE BKG.SYSTEM (A)** | | | | | | |
| | a) Demand & Time deposits from banks | 324591.97 | 409869.12 | 425426.98 | 331731.37 | 417736.16 | 434019.14** |
| | b) Borrowings from banks | 85106.05 | 78959.86 | 78966.99 | 85106.05 | 79060.60 | 79238.64 |
| | c) Other demand & time liabilities | 27465.23 | 59435.83 | 61113.83 | 27923.07 | 60083.04 | 61811.31 |
| II | **LIABILITIES TO OTHERS (A)** | | | | | | |
| | a) Deposits (other than from banks) | 24175756.75 | 27875909.92 | 28251076.20 | 24679734.94 | 28436892.21 | 28816080.37 |
| | i) Demand | 3100947.18 | 3299047.77 | 3476854.41 | 3151638.47 | 3360417.99 | 3538961.77 |
| | ii) Time | 21074809.57 | 24576862.14 | 24774221.80 | 21528096.47 | 25076474.22 | 25277118.60 |
| | b) Borrowings @ | 846240.52 | 1000281.16 | 1052608.56 | 850802.29 | 1005236.64 | 1057579.09 |
| | c) Other demand & time liabilities | 1082767.40 | 1224280.92 | 1301519.82 | 1097732.98 | 1240163.34 | 1317760.44 |
| III | **BORROWINGS FROM R.B.I. (B)** | 5489.00 | 630.00 | 29134.00 | 5489.00 | 630.00 | 29134.00 |
| | Against usance bills and / or prom. Notes | | | | | | |
| IV | **CASH** | 87562.69 | 79196.03 | 83668.29 | 90383.21 | 81797.33 | 86429.02 |
| V | **BALANCES WITH R.B.I. (B)** | 842947.33 | 798762.38 | 858022.76 | 859920.63 | 814249.47 | 873836.61 |
| VI | **ASSETS WITH BANKING SYSTEM** | | | | | | |
| | a) Balances with other banks | | | | | | |
| | i) In current accounts | 16006.40 | 15376.61 | 9710.33 | 19796.47 | 17649.39 | 12513.30 |
| | ii) In other accounts | 230571.74 | 298705.47 | 310086.94 | 292554.82 | 372328.72 | 383945.95 |
| | b) Money at call & short notice | 15789.94 | 21061.15 | 45386.57 | 32903.58 | 45301.88 | 69966.42 |
| | c) Advances to banks (i.e. due from bks.) | 32718.97 | 37290.29 | 39819.59 | 33544.84 | 38115.09 | 40604.84Â£ |
| | d) Other assets | 63912.89 | 105522.96 | 114808.11 | 69753.34 | 109317.50 | 118204.42 |
| VII | **INVESTMENTS (At book value)** | 6889909.94 | 7538268.55 | 7527599.97 | 7058967.66 | 7731962.11 | 7719494.15 |
| | a) Central & State Govt. securities+ | 6889414.73 | 7538093.46 | 7527427.77 | 7049262.88 | 7712249.61 | 7703320.87 |
| | b) Other approved securities | 495.21 | 175.09 | 172.20 | 9704.78 | 19712.50 | 16173.28 |
| VIII | **BANK CREDIT (Excluding Inter-Bank Advances** | 19393655.36 | 22742779.26 | 23182499.20 | 19876053.65 | 23254184.51 | 23703225.02 |
| | a) Loans, cash credits & Overdrafts $ | 19029402.61 | 22280881.30 | 22699003.72 | 19510007.77 | 22790046.94 | 23217499.58 |
| | b) Inland Bills purchased | 85940.80 | 115721.98 | 119262.11 | 86157.37 | 115746.74 | 119284.10 |
| | c) Inland Bills discounted | 243555.66 | 310403.23 | 326915.61 | 244556.61 | 312056.64 | 328538.64 |
| | d) Foreign Bills purchased | 12717.27 | 14112.80 | 16043.77 | 12903.98 | 14332.15 | 16269.62 |
| | e) Foreign Bills discounted | 22039.02 | 21659.94 | 21273.99 | 22427.92 | 22002.04 | 21633.08 |

**NOTE**

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|---|---|
| # | These figures relates to corresponding reporting Friday of previous year (as per old fortnight definition) and it shall continue till the publication of Press Communique 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). |

| **Food Credit Outstanding as on** | | | |
|---|---|---|---|
| | | | (Amount in ₹ crore) |
| **Date** | **31-Oct-2025#** | **15-Oct-2026** | **31-Oct-2026** |
| **Scheduled Commercial Banks** | 70371.31 | 100092.68 | 123266.71 |
| **Scheduled Co-operative Banks** | 51974.00 | 52074.00 | 52074.00 |

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: 120

No. of Scheduled State Co-operative Banks as on Current Fortnight: 26

No. of Scheduled Primary(Urban) Co-operative Banks as on Current Fortnight: 55

**Press Release: 2026-2027/1493**

**Ajit Prasad**
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(Communications)