



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2012-13/401

Ref: DBOD.No.Ret.BC.76 /12.01.001/2012-13

January 29, 2013

All Scheduled Commercial Banks
& Local Area Banks
(Excluding Regional Rural Banks)

Dear Sir,

Maintenance of Cash Reserve Ratio (CRR)

Please refer to our [Circular DBOD.No.Ret.BC.52/12.01.001/2012-13 dated October 30, 2012](#) on the captioned subject.

2. As set out in the Reserve Bank's [Press Release 2012-2013/1267 dated January 29, 2013](#), it has been decided to reduce the Cash Reserve Ratio (CRR) of Scheduled Commercial Banks by 25 basis points from 4.25 per cent to 4.00 per cent of their Net Demand and Time Liabilities (NDTL) with effect from the fortnight beginning February 09, 2013. The Local Area Banks shall also maintain CRR at 3.00 per cent of its net demand and time liabilities upto February 08, 2013 and 4.00 per cent of its net demand and time liabilities from the fortnight beginning from February 09, 2013.

3. The copies of the relative notifications DBOD.No.Ret.BC.75 /12.01.001/2012-13 and DBOD.No.Ret.BC.79 /12.01.001/2012-13 dated January 29, 2013 are enclosed.

4. Please acknowledge receipt.

Yours faithfully

(Murli Radhakrishnan)
Chief General Manager

Encls: as above



DBOD.No.Ret.BC.75 /12.01.001/2012-13

January 29, 2013

Notification

In exercise of the powers conferred under the sub-section (1) of Section 42 of the Reserve Bank Act, 1934 and in partial modification of the earlier [notification DBOD.No. Ret.BC.51/12.01.001/2012-13 dated October 30, 2012](#), the Reserve Bank of India hereby notifies that the average Cash Reserve Ratio (CRR) required to be maintained by every Scheduled Commercial Bank shall be 4.00 per cent of its net demand and time liabilities from the fortnight beginning February 09, 2013.

(B. Mahapatra)
Executive Director



DBOD.No.Ret.BC.79 /12.01.001/2012-13

January 29, 2013

Notification

In exercise of the powers conferred under sub-section (1) of Section 18 of the Banking Regulation Act, 1949 (10 of 1949), the Reserve Bank of India hereby notifies that the Cash Reserve Ratio (CRR) required to be maintained by every banking company, not being a scheduled bank, shall be 3.00 per cent of its net demand and time liabilities upto February 08, 2013 and 4.00 per cent of its net demand and time liabilities from the fortnight beginning from February 09, 2013.

(B. Mahapatra)
Executive Director