



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



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RBI/2024-25/95

DoR.RET.REC.52/12.01.001/2024-25

December 06, 2024

All Banks

Madam / Dear Sir,

**Maintenance of Cash Reserve Ratio (CRR)**

Please refer to our [circular DOR.RET.REC.33/12.01.001/2022-23 dated May 04, 2022](#) and relative notification on the captioned subject.

2. As announced in the [Statement on Developmental and Regulatory Policies dated December 06, 2024](#), it has been decided to reduce the Cash Reserve Ratio (CRR) of all banks by 50 basis points in two equal tranches of 25 basis points each to 4.0 per cent of net demand and time liabilities (NDTL). Accordingly, banks are required to maintain the CRR at 4.25 per cent of their NDTL effective from the reporting fortnight beginning December 14, 2024 and 4.00 per cent of their NDTL effective from fortnight beginning December 28, 2024.

3. A copy of the relative notification DoR.RET.REC.53/12.01.001/2024-25 dated December 06, 2024 is [enclosed](#).

Yours faithfully,

(Veena Srivastava)  
Chief General Manager

Encl.: As above

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, नरीमन भवन, नरीमन पॉइंट, मुंबई 400021  
Department of Regulation, Central Office, 12th & 13th Floor, Nariman Bhavan, Nariman Point, Mumbai 400021  
बैंक हिंदी में पत्राचार का स्वागत करता है

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



DoR.RET.REC.53/12.01.001/2024-25

December 06, 2024

### NOTIFICATION

In exercise of the powers conferred under the sub-section (1) of Section 42 of the Reserve Bank Act, 1934 and sub-section (1) of Section 18 of the Banking Regulation Act, 1949 (10 of 1949), read with Section 56 thereof, and in partial modification of the earlier [notification DOR.RET.REC.34/12.01.001/2022-23 dated May 04, 2022](#), the Reserve Bank of India hereby notifies that the average Cash Reserve Ratio (CRR) required to be maintained by every bank shall be 4.25 per cent of its net demand and time liabilities effective from the reporting fortnight beginning December 14, 2024 and 4.00 per cent of net demand and time liabilities effective from fortnight beginning December 28, 2024.

(R. Lakshmi Kanth Rao)

Executive Director