

**PRESS RELEASE**



**RESERVE BANK OF INDIA**

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19 July 2006

**Scheduled Banks' Statement of Position in India as on Friday, July 7, 2006**

(Amount in Rupees crore)											
		Scheduled Commercial Banks (including RRBs)				All Scheduled Banks (SCBs)					
I	<u>Liabilities to the Banking System (A)</u>	08.07.2005	23.06.2006	*	07.07.2006	*	08.07.2005	23.06.2006	*	07.07.2006	*
	a) Demand & time deposits from banks	37851.27	30999.81		31870.47		40397.44	32669.39		33680.31	**
	b) Borrowings from banks	33116.52	31534.33		30217.13		33163.59	31554.53		30232.43	
	c) Other demand & time liabilities	13217.62	7592.40		7480.37		13218.55	7592.40		7492.48	
II	<u>Liabilities to Others (A)</u>										
	a) Deposits (other than from banks)	1804570.08	2145498.97		2177547.28		1876033.66	2222184.02		2254829.55	
	i) Demand	259816.05	324689.16		334053.05		267439.83	333432.98		343070.19	
	ii) Time	1544754.03	1820809.81		1843494.23		1608593.83	1888751.04		1911759.36	
	b) Borrowings @	70981.53	86134.18		83641.95		71417.18	86774.11		84241.06	
	c) Other demand & time liabilities	156461.95	187075.37		198321.78		158655.93	189314.09		200575.58	
III	<u>Borrowings from RBI (B)</u>	30.00	2.06		2.06		31.90	18.06		2.06	
	Against usance bills and / or promissory Notes	0	0		0		0	0		0	
IV	<u>Cash</u>	9520.11	11935.21		12126.75		9965.28	12406.25		12588.98	
V	<u>Balances with RBI (B)</u>	96173.50	120322.21		115715.15		99950.35	124264.62		119614.72	
VI	<u>Assets with Banking System</u>										
	a) Balances with other banks										
	i) In current accounts	8920.54	10208.86		10271.11		9813.74	11160.96		11214.00	
	ii) In other accounts	11420.95	15004.87		15431.70		13830.83	18328.29		18979.35	
	b) Money at call & short notice	29707.79	15278.07		14229.43		32813.44	19306.54		18220.09	
	c) Advances to banks(i.e., due from banks)	10032.00	3002.40		3251.24		10766.87	3451.63		3602.73	£
	d) Other assets	2627.31	9962.79		11446.62		3039.16	10566.92		12225.13	
VII	<u>Investments (at Book Value )</u>	739129.88	743773.59		767150.98		771356.17	775725.03		799489.02	
	a) Central & State Govt.securities+	719491.60	721137.09		744570.50		750431.44	752030.91		775883.88	
	b) Other approved securities	19638.28	22636.50		22580.48		20924.73	23694.12		23605.14	
VIII	<u>Bank credit (Excluding inter-bank advance)</u>	1176958.63	1523167.81		1541989.50		1236657.25	1586633.69		1606490.46	
	a) Loans, cash credits & overdrafts \$	1118712.32	1450242.81		1468329.60		1177261.99	1512403.72		1531525.90	
	b) Inland bills purchased	8487.38	9693.27		10046.33		8802.28	9949.45		10308.01	
	c) Inland bills discounted	23422.31	28990.07		29428.19		23818.32	29473.74		29914.92	
	d) Foreign bills purchased	10142.83	12398.62		12752.43		10168.02	12434.47		12787.09	
	e) Foreign bills discounted	16193.79	21843.04		21432.95		16606.64	22372.31		21954.54	

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.
- £ 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).

<b>Food Credit Outstanding as on</b> (Rupees in Crores)			
<b>Date</b>	<b>08.07.2005</b>	<b>23.06.2006</b>	<b>07.07.2006</b>
<b>Scheduled Commercial Banks</b>	44816.56	41297.87	37854.25
<b>State Co-operative Banks</b>	2855.00	2855.00	2855.00

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.

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Manager

**Press Release: 2006-2007/ 87**