

PRESS COMMUNIQUE

**SCHEDULED BANKS' STATEMENT OF POSITION IN INDIA AS AT THE CLOSE OF BUSINESS
ON FRIDAY, THE 28TH OCTOBER 2005 WITH COMPARATIVE POSITION OF FRIDAY OF PRECEDING FORTNIGHT AND
CORRESPONDING FRIDAY OF THE PREVIOUS YEAR**

(Amount in Crores of Rupees)

		<u>SCHEDULED COMMERCIAL BANKS</u>			<u>ALL SCHEDULED BANKS</u>		
		(Including RRBs)					
I	<u>LIABILITIES TO THE BKG.SYSTEM (A)</u>	<u>29.10.2004</u>	<u>14.10.2005</u> *	<u>28.10.2005</u> *	<u>29.10.2004</u>	<u>14.10.2005</u> *	<u>28.10.2005</u> *
	a) Demand & Time deposits from bks.	34481.17	38992.38	39319.79	36560.20	40592.91	40916.62 **
	b) Borrowings from banks	27186.59	33217.90	32030.52	27480.28	33253.92	32053.53
	c) Other demand & time liabilities	2814.00	7092.72	6192.33	2816.19	7094.16	6193.92
II	<u>LIABILITIES TO OTHERS (A)</u>						
	a) Deposits (other than from banks)	<u>1617726.05</u>	<u>1909070.36</u>	<u>1911209.32</u>	<u>1688162.63</u>	<u>1982372.74</u>	<u>1984253.45</u>
	i) Demand	245892.27	294023.51	288620.68	252897.99	302204.02	296635.52
	ii) Time	1371833.78	1615046.85	1622588.64	1435264.64	1680168.72	1687617.93
	b) Borrowings @	65229.21	78003.48	81790.14	65739.43	78479.69	82974.63
	c) Other demand & time liabilities	165781.55	184053.23	195361.72	168197.96	186406.24	197650.36
III	<u>BORROWINGS FROM R.B.I. (B)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>28.68</u>	<u>16.85</u>	<u>13.85</u>
	Against usance bills and / or prom. Notes	0	0	0	0	0	0
IV	<u>CASH</u>	<u>9172.80</u>	<u>10690.96</u>	<u>10837.66</u>	<u>9602.51</u>	<u>11133.74</u>	<u>11311.06</u>
V	<u>BALANCES WITH R.B.I. (B)</u>	<u>86437.07</u>	<u>113929.05</u>	<u>104663.14</u>	<u>90444.84</u>	<u>117806.21</u>	<u>108420.90</u>
VI	<u>ASSETS WITH BANKING SYSTEM</u>						
	a) Balances with other banks						
	i) In current accounts	7031.61	10462.52	11729.20	7843.66	11316.57	12613.36
	ii) In other accounts	9468.86	12825.49	12357.48	11158.33	15796.91	15083.38
	b) Money at call & short notice	21990.48	25691.74	23483.32	25332.82	28532.35	26586.42
	c) Advances to banks(i.e.due from bks.)	9367.26	3156.84	3204.69	9780.72	3824.88	3872.59 £
	d) Other assets	2364.68	3700.91	3939.52	2755.50	4194.66	4926.59
VII	<u>INVESTMENTS (At book value)</u>	<u>705588.86</u>	<u>746980.52</u>	<u>754054.95</u>	<u>738061.30</u>	<u>779879.53</u>	<u>786681.66</u>
	a) Central & State	683844.36	722674.43	729790.92	714720.18	754379.79	761236.28

	Govt.securities+							
	b) Other approved securities	21744.50	24306.09	24264.03	23341.12	25499.74	25445.38	
VIII	<u>BANK CREDIT (Excl.inter-bnk.advance)</u>	<u>990757.32</u>	<u>1274268.37</u>	<u>1284399.95</u>	<u>1045441.51</u>	<u>1334126.19</u>	<u>1344980.41</u>	
	a) Loans, cash credits & Overdrafts \$	936110.24	1209494.15	1220204.43	989394.36	1268236.95	1279629.32	
	b) Inland Bills purchased	7445.18	10362.10	9830.54	7954.10	10692.77	10167.23	
	c) Inland Bills discounted	23026.76	24732.42	25296.17	23512.31	25039.86	25603.77	
	d) Foreign Bills purchased	10069.78	12160.13	11121.96	10096.94	12187.89	11146.86	
	e) Foreign Bills discounted	14105.36	17519.57	17946.85	14483.80	17968.72	18433.23	

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).

Food Credit Outstanding as on (Rupees in Crores)

		29.10.2004	14.10.2005	28.10.2005
	Scheduled Commercial Banks	39711.71	37208.07	39805.02
	State Co-operative Banks	2755.00	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.

09TH NOVEMBER 2005

18 KARTIKA (SAKA) 1927