

PRESS RELEASE**RESERVE BANK OF INDIA**

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Scheduled Banks' Statement of Position in India as on Friday, January 20, 2006

(Amount in Crores of Rupees)

		<u>Scheduled Commercial banks</u> (Including RRBs)			<u>All Scheduled Banks</u>		
		<u>21.01.2005</u>	<u>06.01.2006*</u>	<u>20.01.2006*</u>	<u>21.01.2005</u>	<u>06.01.2006*</u>	<u>20.01.2006*</u>
I	<u>Liabilities to the Bkg. System (A)</u>						
	a) Demand & Time deposits from bks.	34635.95	33616.01	32921.51	36782.72	35388.75	34503.98**
	b) Borrowings from banks	26513.47	30079.95	27556.44	26553.32	30136.97	27660.27
	c) Other demand & time liabilities	2669.95	6728.47	6777.11	2673.02	6733.62	6782.27
II	<u>Liabilities to Others (A)</u>	-					
	a) Deposits (other than from banks)	<u>1661992.47</u>	<u>1939640.24</u>	<u>1948847.86</u>	<u>1731865.57</u>	<u>2034843.69</u>	<u>2022141.29</u>
	i) Demand	231260.18	302875.66	296966.53	238618.12	314259.57	305044.10
	ii) Time	1430732.29	1636764.58	1651881.33	1493247.45	1720584.12	1717097.19
	b) Borrowings @	66064.13	80831.13	78303.64	66811.95	81601.63	79437.95
	c) Other demand & time liabilities	162788.53	181024.38	178301.48	165127.99	183723.36	180483.59
III	<u>Borrowings from R.B.I. (B)</u>	<u>0.00</u>	<u>250.85</u>	<u>1835.04</u>	<u>1.63</u>	<u>271.64</u>	<u>1909.29</u>
	Against usance bills and / or prom. Notes	0	0	0	0	0	0
IV	<u>Cash</u>	<u>8459.36</u>	<u>10417.41</u>	<u>10325.68</u>	<u>8842.45</u>	<u>11096.28</u>	<u>10823.92</u>
V	<u>Balances with R.B.I. (B)</u>	<u>95106.72</u>	<u>101117.88</u>	<u>105732.94</u>	<u>98887.29</u>	<u>104870.21</u>	<u>109676.28</u>
VI	<u>Assets with Banking System</u>	-					
	a) Balances with other banks						
	i) In current accounts	7813.04	11827.45	11694.32	8727.89	13206.76	12673.48
	ii) In other accounts	9775.38	11654.42	11742.60	11536.82	15492.23	14367.08
	b) Money at call & short notice	19635.74	14761.92	10175.19	23037.70	18810.33	13957.75
	c) Advances to banks (i.e. due from bks.)	9420.32	3638.85	3558.51	10430.42	4224.04	4068.68 £
	d) Other assets	2385.97	3398.59	3458.35	2830.93	4149.89	4002.58
VII	<u>Investments (at Book Value)</u>	<u>711954.15</u>	<u>724368.35</u>	<u>714502.18</u>	<u>743574.25</u>	<u>766205.89</u>	<u>746662.47</u>
	a) Central & State	691109.82	701041.07	691721.13	721277.52	741533.66	722760.15

	Govt.securities +						
	b) Other approved securities	20844.33	23327.28	22781.05	22296.73	24672.23	23902.32
VIII	Bank Credit (Excluding Inter-Bank Advance)	1047322.23	1356869.35	1364507.55	1104498.61	1430740.15	1425614.23
	a) Loans, Cash Credits & Overdrafts \$	983214.68	1289653.02	1296580.80	1039271.84	1362152.14	1356592.59
	b) Inland Bills Purchased	7315.26	9533.16	9924.04	7631.86	9908.71	10198.47
	c) Inland Bills Discounted	24707.30	28007.78	28350.09	25156.39	28506.85	28673.62
	d) Foreign Bills Purchased	10397.78	11290.71	11210.49	10428.26	11328.69	11248.34
	e) Foreign Bills Discounted	21687.21	18384.68	18442.13	22010.26	18843.76	18901.21

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 January 20, 2006 (Rupees in Crores)			
Date	21.01.2005	06.01.2006	20.01.2006
Scheduled Commercial Banks	41428.72	43099.48	38342.98
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.

Alpana Killawala
Chief General Manager