



**RESERVE BANK OF INDIA**

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February 15, 2006

**Scheduled Banks' Statement of Position in India as on Friday, February 3, 2006**

(Amount in Crores of Rupees)

		<u>Scheduled Commercial banks</u> (Including RRBs)			<u>All Scheduled Banks</u>		
		<u>04.02.2005</u>	<u>20.01.2006*</u>	<u>03.02.2006*</u>	<u>04.02.2005</u>	<u>20.01.2006*</u>	<u>03.02.2006*</u>
<b>I</b>	<b><u>Liabilities to the Bkg. System (A)</u></b>						
	a) Demand & Time deposits from bks.	34993.99	32921.51	32872.75	37189.52	34503.98	35118.30**
	b) Borrowings from banks	27174.16	27556.44	27146.80	27263.74	27660.27	27199.18
	c) Other demand & time liabilities	3158.10	6777.11	6923.43	3160.82	6782.27	6923.43
<b>II</b>	<b><u>Liabilities to Others (A)</u></b>	-					
	a) Deposits (other than from banks)	1677275.84	1948847.86	1972088.79	1746516.42	2022141.29	2045151.40
	i) Demand	241989.29	296966.53	320127.74	249149.03	305044.10	328163.90
	ii) Time	1435286.55	1651881.33	1651961.05	1497367.39	1717097.19	1716987.50
	b) Borrowings @	64756.79	78303.64	77613.22	65331.08	79437.95	78698.37
	c) Other demand & time liabilities	169767.06	178301.48	189469.23	172104.54	180483.59	191770.32
<b>III</b>	<b><u>Borrowings from R.B.I. (B)</u></b>	<u>0.00</u>	<u>1835.04</u>	<u>2116.25</u>	<u>20.63</u>	<u>1909.29</u>	<u>2151.50</u>
	Against usance bills and / or prom. Notes	0	0	0	0	0	0
<b>IV</b>	<b><u>Cash</u></b>	<u>8624.39</u>	<u>10325.68</u>	<u>10843.91</u>	<u>9029.32</u>	<u>10823.92</u>	<u>11262.90</u>
		<u>92835.51</u>	<u>105732.94</u>	<u>103904.39</u>	<u>96486.56</u>	<u>109676.28</u>	<u>107759.37</u>
<b>V</b>	<b><u>Balances with R.B.I. (B)</u></b>	<u>1677275.84</u>	<u>1948847.86</u>	<u>1972088.79</u>	<u>1746516.42</u>	<u>2022141.29</u>	<u>2045151.40</u>
<b>VI</b>	<b><u>Assets with Banking System</u></b>	-					
	a) Balances with other banks						
	i) In current accounts	7338.44	11694.32	10843.92	8240.72	12673.48	11774.03
	ii) In other accounts	9445.11	11742.60	13455.31	11239.50	14367.08	16194.93
	b) Money at call & short notice	20950.92	10175.19	10000.84	23774.55	13957.75	13456.69
	c) Advances to banks (i.e. due from bks.)	9643.09	3558.51	3665.10	10653.18	4068.68	4199.86
	d) Other assets	2195.69	3458.35	3140.88	2618.49	4002.58	3626.93
<b>VII</b>	<b><u>Investments (at Book Value)</u></b>	<u>713926.24</u>	<u>714502.18</u>	<u>723951.38</u>	<u>745433.18</u>	<u>746662.47</u>	<u>756075.92</u>
	a) Central & State	693241.08	691721.13	700594.99	723314.63	722760.15	731589.89

	Govt.securities +						
	b) Other approved securities	20685.16	22781.05	23356.39	22118.55	23902.32	24486.03
VIII	<b>Bank Credit (Excluding Inter-Bank Advance)</b>	<b>1053825.29</b>	<b>1364507.55</b>	<b>1382500.66</b>	<b>1111486.40</b>	<b>1425614.23</b>	<b>1444806.75</b>
	a) Loans, Cash Credits & Overdrafts \$	995392.17	1296580.80	1315465.03	1051922.18	1356592.59	1376513.92
	b) Inland Bills Purchased	7259.92	9924.04	9871.83	7575.88	10198.47	10214.63
	c) Inland Bills Discounted	24946.82	28350.09	27645.06	25398.39	28673.62	28049.20
	d) Foreign Bills Purchased	10881.81	11210.49	11216.09	10915.10	11248.34	11246.39
	e) Foreign Bills Discounted	15344.57	18442.13	18302.65	15674.85	18901.21	18782.61

**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)			
Date	04-02-2005	20-01-2006	03-02-2006
Scheduled Commercial Banks	42948.22	38342.98	39951.96
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