



RESERVE BANK OF INDIA

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Scheduled Banks' Statement of Position in India as on Friday, December 22, 2006

| (Amount in Rupees crore) | | | | | | | | | | | |
|--------------------------|---|---|-------------------|---|-------------------|-----------------------------------|-------------------|-------------------|---|-------------------|----|
| | | <u>Scheduled Commercial Banks</u> (including RRBs) | | | | <u>All Scheduled Banks (SCBs)</u> | | | | | |
| I | <u>Liabilities to the Banking System (A)</u> | <u>23.12.2005</u> | <u>08.12.2006</u> | * | <u>22.12.2006</u> | * | <u>23.12.2005</u> | <u>08.12.2006</u> | * | <u>22.12.2006</u> | * |
| | a) Demand & time deposits from banks | 41048.62 | 34672.84 | | 32672.87 | | 43548.48 | 36420.84 | | 34447.39 | ** |
| | b) Borrowings from banks | 35061.66 | 33492.64 | | 33007.33 | | 35150.15 | 33563.54 | | 33081.11 | |
| | c) Other demand & time liabilities | 6382.75 | 7768.41 | | 8334.07 | | 6387.90 | 7768.41 | | 8334.07 | |
| II | <u>Liabilities to Others (A)</u> | | | | | | | | | | |
| | a) Deposits (other than from banks) | 1937789.23 | 2362577.99 | | 2349391.75 | | 2009909.76 | 2439807.66 | | 2426472.00 | |
| | i) Demand | 301505.34 | 364872.42 | | 358020.69 | | 309468.75 | 373866.19 | | 367057.83 | |
| | ii) Time | 1636283.89 | 1997705.57 | | 1991371.06 | | 1700441.01 | 2065941.47 | | 2059414.17 | |
| | b) Borrowings @ | 80112.87 | 83809.86 | | 79802.73 | | 80816.60 | 84292.71 | | 80831.70 | |
| | c) Other demand & time liabilities | 183628.12 | 216590.65 | | 214468.82 | | 185656.66 | 218976.90 | | 216871.58 | |
| III | <u>Borrowings from RBI (B)</u> | 459.78 | 170.00 | | 3521.00 | | 483.57 | 177.00 | | 3622.00 | |
| | Against usance bills and / or promissory Notes | 0 | 0 | | 0 | | 0 | 0 | | 0 | |
| IV | <u>Cash</u> | 10469.14 | 12807.29 | | 12815.26 | | 10967.75 | 13257.73 | | 13256.18 | |
| V | <u>Balances with RBI (B)</u> | 102880.66 | 129912.84 | | 127961.37 | | 106675.43 | 133803.01 | | 132021.29 | |
| VI | <u>Assets with Banking System</u> | | | | | | | | | | |
| | a) Balances with other banks | | | | | | | | | | |
| | i) In current accounts | 12419.71 | 10711.25 | | 11540.35 | | 13391.93 | 11610.45 | | 12429.46 | |
| | ii) In other accounts | 12506.27 | 14793.83 | | 14836.91 | | 15135.72 | 18155.13 | | 18203.46 | |
| | b) Money at call & short notice | 28401.96 | 18298.02 | | 17849.81 | | 32062.71 | 21986.01 | | 21465.66 | |
| | c) Advances to banks(i.e., due from banks) | 3803.97 | 4511.23 | | 5558.04 | | 4390.44 | 4814.57 | | 5861.38 | £ |
| | d) Other assets | 3769.52 | 13083.94 | | 12607.62 | | 4314.11 | 13798.83 | | 13352.78 | |
| VII | <u>Investments (at Book Value)</u> | 730785.30 | 765569.91 | | 753547.17 | | 763442.98 | 796907.85 | | 784341.51 | |
| | a) Central & State Govt.securities+ | 712055.67 | 743984.73 | | 732021.62 | | 743590.51 | 774314.03 | | 761808.31 | |
| | b) Other approved securities | 18729.63 | 21585.18 | | 21525.55 | | 19852.47 | 22593.82 | | 22533.20 | |
| VIII | <u>Bank credit (Excluding inter-bank advance)</u> | 1339096.27 | 1709497.99 | | 1733679.45 | | 1399835.85 | 1778887.17 | | 1803259.41 | |
| | a) Loans, cash credits & overdrafts \$ | 1273901.08 | 1633514.71 | | 1656043.93 | | 1333546.37 | 1701531.00 | | 1724225.80 | |
| | b) Inland bills purchased | 9282.97 | 9860.49 | | 11022.37 | | 9556.70 | 10123.42 | | 11290.54 | |
| | c) Inland bills discounted | 26678.88 | 31274.15 | | 32250.92 | | 27002.55 | 31783.09 | | 32781.16 | |
| | d) Foreign bills purchased | 11036.19 | 13298.86 | | 13033.69 | | 11074.00 | 13329.78 | | 13063.14 | |
| | e) Foreign bills discounted | 18197.15 | 21549.78 | | 21328.54 | | 18656.23 | 22119.88 | | 21898.77 | |

Notes :

- * 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 the Reserve Bank and balances with the 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 Governments and their agencies under the Food Consortium.

| Food Credit Outstanding as on | | | |
|--------------------------------------|-------------------|-------------------|-------------------|
| (Rupees in Crores) | | | |
| Date | 23.12.2005 | 08.12.2006 | 22.12.2006 |
| Scheduled Commercial Banks | 41012.97 | 40365.67 | 41629.20 |
| State Co-operative Banks | 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.

P.V. Sadanandan
Manager

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