

APPENDIX TABLE 20 : IMPORTANT BANKING INDICATORS - SCHEDULED COMMERCIAL BANKS

(Amount in Rupees crore)

Item	Outstanding as on March 31, 2006	Variations							
		Financial year				April-June			
		2004-05		2005-06		2005-06		2006-07 P	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
1. Gross Demand and Time Liabilities (2+3+4+6)	24,56,137	2,97,873	17.2	3,31,212	15.6	-31,774	-1.5	32,698	1.3
2. Aggregate Deposits (a+b)	21,09,049	1,95,782 (1,92,269)	13.0 (12.8)	3,23,913	18.1	7,949	0.4	36,450	1.7
a. Demand deposits	3,64,640	23,005	10.2	78,623	27.5	-22,249	-7.8	-39,951	-11.0
b. Time deposits	17,44,409	1,72,777 (1,69,264)	13.5 (13.2)	2,45,291	16.4	30,198	2.0	76,401	4.4
3. Other Borrowings #	83,144	44,853	181.8	11,224	15.6	-1,002	-1.4	2,990	3.6
4. Other Demand and Time Liabilities	1,88,780	44,676	30.2	1,763	0.9	-37,238	-19.9	-1,705	-0.9
5. Borrowings from the RBI	1,488	50	-	1,393	-	-95	-	-1,486	-99.9
6. Inter-bank Liabilities	75,165	12,562	23.1	-5,688	-7.0	-1,483	-1.8	-5,038	-6.7
7. Bank Credit (a+b)	15,07,077	2,59,643 (2,26,761)	30.9 (27.0)	3,54,868	30.8	8,994	0.8	16,091	1.1
a. Food Credit	40,691	5,159	14.3	675	1.7	4,788	12.0	607	1.5
b. Non-food Credit	14,66,386	2,54,484 (2,21,602)	31.6 (27.5)	3,54,193	31.8	4,206	0.4	15,484	1.1
8. Investments (a+b)	7,17,454	61,566 (49,373)	9.1 (7.3)	-22,809	-3.1	-1,988	-0.3	26,320	3.7
a. Government securities	7,00,742	64,224 (52,031)	9.8 (7.9)	-19,514	-2.7	-1,457	-0.2	20,395	2.9
b. Other approved securities	16,712	-2,658	-11.6	-3,295	-16.5	-532	-2.7	5,925	35.4
9. Cash in hand	13,046	574	7.3	2,897	28.5	-38	-0.4	-1,111	-8.5
10. Balances with the RBI	1,27,061	19,108	27.7	34,077	36.6	3,003	3.2	-6,739	-5.3
11. Inter-Bank Assets	54,392	3,118	6.5	-5,133	-8.6	-1,958	-3.3	-935	-1.7
12. Credit-Deposit Ratio (%)	71.5		132.6 (117.9)		109.6		113.1		44.1
13. Non-food Credit-Deposit Ratio (%)	69.5		130.0 (115.3)		109.3		52.9		42.5
14. Investment-Deposit Ratio (%)	34.0		31.4 (25.7)		-7.0		-25.0		72.2

P : Provisional.

: Other than from RBI/ IDBI/ NABARD/ EXIM Bank.

Note : 1. Figures in parentheses exclude the impact of conversion of a non-banking entity into a banking entity from October 11, 2004.

2. Variation during 2005-06 is worked out from April 1, 2005, whereas variations during 2004-05 and 2006-07 are worked out from March 19, 2004 and March 31, 2006, respectively.