

**APPENDIX TABLES**

**APPENDIX TABLE 18 : IMPORTANT BANKING INDICATORS - SCHEDULED COMMERCIAL BANKS**

(Amount in Rupees crore)

Item	Outstanding as on March 30, 2007	Variations							
		Financial year				April-June			
		2005-06		2006-07		2006-07		2007-08 P	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10
<b>1. Gross Demand and Time Liabilities (2+3+4+6)</b>	<b>30,24,606</b>	<b>3,31,212</b>	<b>15.6</b>	<b>5,68,469</b>	<b>23.1</b>	<b>28,803</b>	<b>1.2</b>	<b>22,830</b>	<b>0.8</b>
<b>2. Aggregate Deposits (a+b)</b>	<b>26,08,309</b>	<b>3,23,913</b>	<b>18.1</b>	<b>4,99,260</b>	<b>23.7</b>	<b>34,594</b>	<b>1.6</b>	<b>59,878</b>	<b>2.3</b>
a. Demand deposits	4,29,137	78,623	27.5	64,497	17.7	-41,272	-11.3	-41,062	-9.6
b. Time deposits	21,79,172	2,45,291	16.4	4,34,763	24.9	75,866	4.3	100,940	4.6
3. Other Borrowings #	85,836	11,224	15.6	2,692	3.2	3,118	3.8	-2,916	-3.4
4. Other Demand and Time Liabilities	2,42,004	1,763	0.9	53,224	28.2	-4,355	-2.3	-21,335	-8.8
5. Borrowings from the RBI	6,245	1,393		4,757		-1,486		-6,144	
6. Inter-bank Liabilities	88,457	-5,688	-7.0	13,292	17.7	-4,554	-6.1	-12,797	-14.5
<b>7. Bank Credit (a+b)</b>	<b>19,28,913</b>	<b>3,54,868</b>	<b>30.8</b>	<b>4,21,836</b>	<b>28.0</b>	<b>14,050</b>	<b>0.9</b>	<b>-33,112</b>	<b>-1.7</b>
a. Food Credit	46,521	675	1.7	5,830	14.3	607	1.5	-2,564	-5.5
b. Non-food Credit	18,82,392	3,54,193	31.8	4,16,006	28.4	13,443	0.9	-30,547	-1.6
<b>8. Investments (a+b)</b>	<b>7,90,431</b>	<b>-22,809</b>	<b>-3.1</b>	<b>72,977</b>	<b>10.2</b>	<b>23,764</b>	<b>3.3</b>	<b>50,762</b>	<b>6.4</b>
a. Government securities	7,74,980	-19,514	-2.7	74,238	10.6	23,238	3.3	45,288	5.8
b. Other approved securities	15,451	-3,295	-16.5	-1,262	-7.5	526	3.1	5,474	35.4
9. Cash in hand	16,108	2,897	28.5	3,063	23.5	-837	-6.4	-324	-2.0
10. Balances with the RBI	1,80,222	34,077	36.6	53,161	41.8	-6,738	-5.3	378	0.2
11. Inter-Bank Assets	77,060	-5,133	-8.6	22,668	41.7	368	0.7	-12,899	-16.7
12. Credit-Deposit Ratio (%)	74.0		109.6		84.5		40.6		-55.3
13. Non-food Credit-Deposit Ratio (%)	72.2		109.3		83.3		38.9		-51.0
14. Investment-Deposit Ratio (%)	30.3		-7.0		14.6		68.7		84.8

P : Provisional.

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

**Note** : Financial year variation during 2006-07 is worked out from March 31, 2006, whereas the corresponding financial year variation during 2005-06 is worked out from April 1, 2005.