

ANNUAL REPORT

APPENDIX TABLE 18 : IMPORTANT BANKING INDICATORS - SCHEDULED COMMERCIAL BANKS

(Amount in Rupees crore)

Item	Outstanding as on March 28, 2008	Variations							
		Financial year				April-June			
		2006-07		2007-08		2007-08		2008-09 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)	36,99,953	5,72,411	23.3	6,71,405	22.2	17,074	0.6	38,407	1.0
2 Aggregate Deposits (a+b)	31,96,939	5,02,885	23.8	5,85,006	22.4	54,791	2.1	52,837	1.7
a. Demand Deposits	524,310	65,091	17.9	94,579	22.0	-41,898	-9.7	-76,061	-14.5
b. Time Deposits	26,72,630	4,37,794	25.1	4,90,427	22.5	96,689	4.4	1,28,898	4.8
3 Other Borrowings #	1,06,504	2,692	3.2	20,668	24.1	-2,984	-3.5	-1,664	-1.6
4 Other Demand and Time Liabilities	2,98,355	53,454	28.3	56,122	23.2	-21,948	-9.1	-3,709	-1.2
5 Borrowings from the RBI	4,000	4,757	319.8	-2,245	-35.9	-6,144	-98.4	-2,388	-59.7
6 Inter-bank Liabilities	98,154	13,380	17.8	9,609	10.9	-12,785	-14.4	-9,057	-9.2
7 Bank Credit (a+b)	23,61,914	4,24,112	28.1	4,30,724	22.3	-36,348	-1.9	30,534	1.3
a. Food Credit	44,399	5,830	14.3	-2,121	-4.6	-2,564	-5.5	5,748	12.9
b. Non-food Credit	23,17,515	4,18,282	28.5	4,32,846	23.0	-33,784	-1.8	24,786	1.1
8 Investments (a+b)	9,71,715	74,062	10.3	1,80,199	22.8	49,683	6.3	36,233	3.7
a. Government Securities	9,58,661	75,316	10.7	1,82,603	23.5	50,067	6.5	30,064	3.1
b. Other approved Securities	13,053	-1,255	-7.5	-2,405	-15.6	-384	-2.5	6,169	47.3
9 Cash in Hand	18,044	3,093	23.7	1,905	11.8	-54	-0.3	1,730	9.6
10 Balances with the RBI	2,57,122	53,161	41.8	76,900	42.7	378	0.2	24,277	9.4
11 Inter-Bank Assets	90,877	23,049	42.4	13,435	17.3	-12,534	-16.2	-3,029	-3.3
12 Credit-Deposit Ratio (%)	73.9		84.3		73.6		-66.3		57.8
13 Non-food Credit-Deposit Ratio (%)	72.5		83.2		74.0		-61.7		46.9
14 Investment-Deposit Ratio (%)	30.4		14.7		30.8		90.7		68.6

P : Provisional.

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