

3. Scheduled Commercial Banks - Business in India

(Rs. crore)					
Item	Outstanding as on	Variation over			
	1998	Fortnight	Financial Year so far		Year
	August 28#		1997-98	1998-99	
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	26,127	414	1,004	2,445	7,727
Borrowings from Banks(1)	7,541	-529	4,847	381	-564
Other demand and time liabilities(2)	558	18	-27	-887	46
Liabilities to Others					
Aggregate deposits	6,52,198 @	20,711	24,978	46,788	1,21,621
		(3.3)	(4.9)	(7.7)	(22.9)
Demand	96,245	967	-6,735	-6,268	12,370
Time	5,55,953 @	19,744	31,713	53,056	1,09,251
Borrowings(3)	1,623	105	411	344	275
Other demand and time liabilities	42,178	-1,619	1,528	2,424	6,397

Borrowings from Reserve Bank	1,075	-392	-531	680	1,046
Cash in hand and Balances with Reserve Bank	64,382	1,503	4,703	3,076	6,484
Cash in hand	3,980	67	306	372	327
Balances with Reserve Bank	60,402	1,436	4,398	2,704	6,157
Assets with the Banking System					
Balance with other Banks(4)	10,910	79	555	-642	1,985
Money at call and short notice	9,591	-298	1,451	730	181
Advances to banks	1,162	65	-667	-1,001	-47
Other assets	1,079	77	-202	-587	-406
Investments(5)	2,44,778	4,755	30,032	26,073	24,233
		(2.0)	(15.8)	(11.9)	(11.0)
Government securities	2,12,487	4,610	29,378	25,530	24,219
Other approved securities	32,291	145	653	543	14
Bank Credit	3,23,670	1,734	-1,302	-409	46,571
		(0.5)	(-0.5)	(-0.1)	(16.8)
Food Credit	16,698	-298	1,845	4,213	7,256

Non-food credit	3,06,972	2,032	-3,147	-4,622	39,315
Loans, cash-credit and overdrafts	2,95,963	2,270	-532	1,228	44,873
Inland bills-purchased	4,122	-70	50	-538	-115
discounted(6)	9,653	-451	-174	-115	1,222
Foreign bills-purchased	7,373	-33	-281	-557	5
discounted	6,560	19	-364	-425	587
Cash-Deposit Ratio	9.87				
Investment-Deposit Ratio	37.53				
Credit-Deposit Ratio	49.63				

@ : Includes Rs. 17.945 crore on account of proceeds from Resurgent India Bonds (RIBs). Excluding these proceeds, the growth rates in aggregate deposits as shown in cols. (5) and (6) would work out to 4.8 per cent and 19.5 per cent, respectively.

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks.

(2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'.

(3) Other than from Reserve Bank of India, IDBI, NABARD and EXIM Bank.

(4) In current account and in other account.

(5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5.

(6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.