

3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1998	Fortnight	1997-98	1998-99	Year
1	Sept. 25#	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	26,656	63	2,062	2,974	7,198
Borrowings from Banks ⁽¹⁾	9,578	982	4,467	2,418	1,853
Other demand and time liabilities ⁽²⁾	542	-134	-23	-903	26
Liabilities to Others					
Aggregate deposits	6,64,006@	9,173	40,949	58,596	1,17,458
		(1.4)	(8.1)	(9.7)	(21.5)
Demand	99,513	3,669	-343	-3,000	9,246
Time	5,64,492@	5,503	41,292	61,595	1,08,211
Borrowings ⁽³⁾ 1,788	214	114	509	737	
Other demand and time liabilities	42,687	-215	-227	2,933	8,661
Borrowings from Reserve Bank	3,306	-858	-254	2,911	3,000
Cash in hand and Balances with Reserve Bank	66,600	-9,337	6,993	5,294	6,412
Cash in hand	3,805	-93	70	197	388
Balances with Reserve Bank	62,795	-9,244	6,924	5,097	6,024
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,110	122	1,217	-442	1,523
Money at call and short notice	13,236	3,262	-266	4,375	5,543
Advances to banks	1,177	-263	-358	-986	-341
Other assets	923	-26	-321	-743	-443
Investments⁽⁵⁾	2,51,560	8,035	21,379	32,855	39,668
		(3.3)	(11.2)	(15.0)	(18.7)
Government securities	2,19,901	7,259	22,616	32,944	38,395
Other approved securities	31,658	775	-1,238	-90	1,272
Bank Credit	3,28,132	4,312	1,333	4,053	48,398
		(1.3)	(0.5)	(1.3)	(17.3)
Food Credit	16,079	54	1,306	3,594	7,176
Non-food credit	3,12,053	4,258	27	459	41,222
Loans, cash-credit and overdrafts	3,00,623	4,117	2,240	5,888	46,761
Inland bills- purchased	4,151	67	-115	-509	79
discounted ⁽⁶⁾	9,250	-115	-82	-518	727
Foreign bills-purchased	7,375	-52	-412	-555	138
discounted	6,734	295	-297	-251	694
Cash-Deposit Ratio	10.03				
Investment-Deposit Ratio	37.89				
Credit-Deposit Ratio	49.42				

@ : 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 columns 5 and 6 would work out to 6.7 per cent and 18.2 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 variations in the relevant period.