

## RESERVE BANK OF INDIA BULLETIN – WEEKLY STATISTICAL SUPPLEMENT

## 3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding as on		Variation over		
	1998		Financial year so far		Year
	Oct. 23#	Fortnight	1997-98	1998-99	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	27,530	-969	2,472	3,848	7,662
Borrowings from Banks <sup>(1)</sup>	11,064	-863	5,096	3,904	2,710
Other demand and time liabilities <sup>(2)</sup>	544	-212	-156	-901	161
<b>Liabilities to Others</b>					
Aggregate deposits	6,75,238 @	3,265	43,367	69,828	1,26,272
		(0.5)	(8.6)	(11.5)	(23.0)
Demand	1,00,649	54	-3,476	-1,864	13,515
Time	5,74,590 @	3,213	46,843	71,693	1,12,758
Borrowings <sup>(3)</sup>	1,499	273	601	220	-39
Other demand and time liabilities	34,038	-10,546	-1,382	-5,716	1,167
<b>Borrowings from Reserve Bank</b>	<b>3,675</b>	<b>98</b>	<b>-126</b>	<b>3,280</b>	<b>3,241</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>71,658</b>	<b>341</b>	<b>7,070</b>	<b>10,352</b>	<b>11,393</b>
Cash in hand	4,032	207	340	424	345
Balances with Reserve Bank	67,626	134	6,731	9,928	11,048
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,748	494	1,016	196	2,363
Money at call and short notice	15,575	178	209	6,714	7,407
Advances to banks	1,465	144	-230	-698	-181
Other assets	1,118	106	-37	-548	-532
<b>Investments<sup>(5)</sup></b>	<b>2,43,528</b>	<b>-4,681</b>	<b>31,526</b>	<b>24,823</b>	<b>21,489</b>
		(-1.9)	(16.5)	(11.3)	(9.7)
Government securities	2,11,470	-4,726	32,123	24,513	20,457
Other approved securities	32,058	45	-598	310	1,032
<b>Bank Credit</b>	<b>3,37,170</b>	<b>2,656</b>	<b>6,677</b>	<b>13,091</b>	<b>52,092</b>
		(0.8)	(2.4)	(4.0)	(18.3)
Food Credit	16,728	779	2,616	4,243	6,515
Non-food credit	3,20,442	1,877	4,061	8,848	45,577
Loans, cash-credit and overdrafts	3,09,497	2,753	7,171	14,762	50,704
Inland bills- purchased	4,292	-65	278	-368	-173
discounted <sup>(6)</sup>	9,402	-342	-259	-366	1,056
Foreign bills-purchased	7,428	120	-169	-502	-52
discounted	6,550	189	-343	-435	556
<b>Cash-Deposit Ratio</b>	<b>10.61</b>				
<b>Investment-Deposit Ratio</b>	<b>36.07</b>				
<b>Credit-Deposit Ratio</b>	<b>49.93</b>				

@ : 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 8.6 per cent and 19.7 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.