

## 3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding as on		Variation over		
	1998		Financial year so far		Year
	Nov. 6#	Fortnight	1997-98	1998-99	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	27,953	423	3,076	4,271	7,481
Borrowings from Banks <sup>(1)</sup>	12,089	1,025	3,747	4,929	5,084
Other demand and time liabilities <sup>(2)</sup>	489	-55	-68	-956	18
<b>Liabilities to Others</b>					
Aggregate deposits	6,76,350@	1,112	49,584	70,940	1,21,167
		(0.2)	(9.8)	(11.7)	(21.8)
Demand	1,00,993	344	-3,651	-1,520	14,034
Time	5,75,356@	766	53,235	72,459	1,07,132
Borrowings <sup>(3)</sup> 1,226	-102	233	118	227	
Other demand and time liabilities	45,033	10,995	1,144	5,279	9,636
<b>Borrowings from Reserve Bank</b>	<b>3,750</b>	<b>75</b>	<b>-213</b>	<b>3,355</b>	<b>3,403</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>74,624</b>	<b>2,966</b>	<b>3,706</b>	<b>13,318</b>	<b>17,723</b>
Cash in hand	4,134	102	301	526	486
Balances with Reserve Bank	70,490	2,864	3,406	12,792	17,237
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,458	-290	1,319	-94	1,769
Money at call and short notice	15,781	206	-178	6,920	8,000
Advances to banks	1,553	88	-293	-610	-30
Other assets	1,042	-76	560	-624	-1,205
<b>Investments<sup>(5)</sup></b>	<b>2,47,822</b>	<b>4,294</b>	<b>30,780</b>	<b>29,117</b>	<b>26,529</b>
		(1.8)	(16.2)	(13.3)	(12.0)
Government securities	2,15,862	4,392	30,517	28,905	26,455
Other approved securities	31,959	-99	262	211	73
<b>Bank Credit</b>	<b>3,37,176</b>	<b>6</b>	<b>8,437</b>	<b>13,097</b>	<b>50,338</b>
		(-)	(3.0)	(4.0)	(17.5)
Food Credit	16,073	-655	3,144	3,588	5,332
Non-food credit	3,21,103	661	5,293	9,509	45,006
Loans, cash-credit and overdrafts	3,09,421	-76	9,006	14,686	48,793
Inland bills- purchased	4,354	62	392	-306	-225
discounted <sup>(6)</sup>	9,355	-47	-376	-413	1,126
Foreign bills-purchased	7,417	-11	-363	-513	131
discounted	6,629	79	-222	-356	514
<b>Cash-Deposit Ratio</b>	<b>11.03</b>				
<b>Investment-Deposit Ratio</b>	<b>36.64</b>				
<b>Credit-Deposit Ratio</b>	<b>49.85</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 8.8 per cent and 18.6 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.