

## RESERVE BANK OF INDIA BULLETIN – WEEKLY STATISTICAL SUPPLEMENT

## 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	Nov. 20#	2	3	4	5	6
<b>Liabilities to the Banking System</b>						
Demand and time deposits from banks	28,262	309	2,839	4,580	8,027	
Borrowings from Banks <sup>(1)</sup>	11,516	-573	2,864	4,356	5,394	
Other demand and time liabilities <sup>(2)</sup>	461	-28	-250	-984	172	
<b>Liabilities to Others</b>						
Aggregate deposits	6,78,007@	1,657	48,312	72,597	1,24,096	
		(0.2)	(9.6)	(12.0)	(22.4)	
Demand	1,00,458	-535	-3,808	-2,055	13,656	
Time	5,77,548@	2,192	52,121	74,651	1,10,438	
Borrowings <sup>(3)</sup>	1,115	-282	150	-164	28	
Other demand and time liabilities	44,146	-887	912	4,392	8,981	
<b>Borrowings from Reserve Bank</b>	<b>4,084</b>	<b>334</b>	<b>-213</b>	<b>3,689</b>	<b>3,737</b>	
<b>Cash in hand and Balances with Reserve Bank</b>	<b>76,385</b>	<b>1,761</b>	<b>629</b>	<b>15,079</b>	<b>22,561</b>	
Cash in hand	3,974	-160	210	366	417	
Balances with Reserve Bank	72,411	1,921	420	14,713	22,144	
<b>Assets with the Banking System</b>						
Balance with other Banks <sup>(4)</sup>	10,886	-572	1,437	-666	1,080	
Money at call and short notice	16,642	861	-974	7,781	9,657	
Advances to banks	1,864	311	-382	-299	370	
Other assets	1,066	24	4	-600	-625	
<b>Investments<sup>(5)</sup></b>	<b>2,48,575</b>	<b>753</b>	<b>32,122</b>	<b>29,870</b>	<b>25,940</b>	
		(0.3)	(16.9)	(13.7)	(11.7)	
Government securities	2,16,610	748	31,964	29,653	25,756	
Other approved securities	31,965	6	157	217	184	
<b>Bank Credit</b>	<b>3,36,124</b>	<b>-1,052</b>	<b>7,916</b>	<b>12,045</b>	<b>49,807</b>	
		(-0.3)	(2.8)	(3.7)	(17.4)	
Food Credit	16,702	629	3,972	4,217	5,133	
Non-food credit	3,19,422	-1,681	3,944	7,828	44,674	
Loans, cash-credit and overdrafts	3,08,567	-854	8,947	13,832	47,998	
Inland bills- purchased	4,290	-64	-115	-370	218	
discounted <sup>(6)</sup>	9,281	-74	-289	-487	965	
Foreign bills-purchased	7,280	-137	-275	-650	-94	
discounted	6,705	76	-351	-280	719	
<b>Cash-Deposit Ratio</b>	<b>11.27</b>					
<b>Investment-Deposit Ratio</b>	<b>36.66</b>					
<b>Credit-Deposit Ratio</b>	<b>49.58</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 9.0 per cent and 19.2 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.