

## 3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding as on		Variation over		
	1998		Financial year so far		
	Nov. 27#	Fortnight	1997-98	1998-99	Year
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	28,491	409	2,994	4,809	8,101
Borrowings from Banks <sup>(1)</sup>	11,976	-140	5,490	4,816	3,228
Other demand and time liabilities <sup>(2)</sup>	424	-69	-48	-1,021	-67
<b>Liabilities to Others</b>					
Aggregate deposits	6,79,566@	614	52,217	74,156	1,21,750
		(0.1)	(10.3)	(12.2)	(21.8)
Demand	1,00,408	-1,190	-458	-2,105	10,256
Time	5,79,159@	1,805	52,676	76,262	1,11,494
Borrowings <sup>(3)</sup>	2,725	-2	1,198	1,446	590
Other demand and time liabilities	46,041	5,462	506	6,287	11,282
<b>Borrowings from Reserve Bank</b>	<b>5,349</b>	<b>53</b>	<b>-536</b>	<b>4,954</b>	<b>5,325</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>76,960</b>	<b>2,062</b>	<b>6,114</b>	<b>15,654</b>	<b>17,651</b>
Cash in hand	5,034	876	245	1,426	1,442
Balances with Reserve Bank	71,926	1,186	5,870	14,228	16,209
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,079	-618	1,716	-473	994
Money at call and short notice	16,838	-869	1,592	7,977	7,287
Advances to banks	1,315	-150	-350	-848	-211
Other assets	1,058	74	-400	-608	-229
<b>Investments<sup>(5)</sup></b>	<b>2,51,280</b>	<b>3,328</b>	<b>27,982</b>	<b>32,575</b>	<b>32,785</b>
		(1.3)	(14.7)	(14.9)	15.0)
Government securities	2,19,306	3,397	28,178	32,349	32,238
Other approved securities	31,973	-70	-196	225	545
<b>Bank Credit</b>	<b>3,36,759</b>	<b>-761</b>	<b>9,547</b>	<b>12,680</b>	<b>48,811</b>
		(-0.2)	(3.4)	(3.9)	(17.0)
Food Credit	16,727	-14	4,428	4,242	4,702
Non-food credit	3,20,032	-747	5,119	8,438	44,109
Loans, cash-credit and overdrafts	3,09,215	-401	9,702	14,480	47,891
Inland bills- purchased	4,264	-188	34	-396	43
discounted <sup>(6)</sup>	9,264	-177	172	-504	487
Foreign bills-purchased	7,339	-99	-165	-591	-145
discounted	6,676	103	-196	-309	535
<b>Cash-Deposit Ratio</b>	<b>11.32</b>				
<b>Investment-Deposit Ratio</b>	<b>36.98</b>				
<b>Credit-Deposit Ratio</b>	<b>49.56</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 9.3 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.

**Note: Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday.**