

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
	Dec. 4#	Fortnight	1997-98	1998-99	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	29,310	1,048	4,465	5,628	7,449
Borrowings from Banks <sup>(1)</sup>	10,585	-931	4,286	3,425	3,041
Other demand and time liabilities <sup>(2)</sup>	458	-3	919	-987	-1,000
<b>Liabilities to Others</b>					
Aggregate deposits	6,79,704 @	1,697	53,138	74,294	1,20,967
		(0.3)	(10.5)	(12.3)	(21.7)
Demand	99,225	-1,233	-2,188	-3,288	10,803
Time	5,80,480 @	2,932	55,326	77,583	1,10,165
Borrowings <sup>(3)</sup>	1,072	-43	657	-207	-522
Other demand and time liabilities	45,987	1,841	575	6,233	11,159
<b>Borrowings from Reserve Bank</b>	<b>4,588</b>	<b>504</b>	<b>-86</b>	<b>4,193</b>	<b>4,114</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>73,584</b>	<b>-2,801</b>	<b>1,567</b>	<b>12,278</b>	<b>18,822</b>
Cash in hand	3,820	-154	-42	212	515
Balances with Reserve Bank	69,764	-2,647	1,610	12,066	18,307
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,440	553	1,718	-112	1,353
Money at call and short notice	16,799	157	-853	7,938	9,693
Advances to banks	1,500	-364	-250	-663	-126
Other assets	1,112	46	120	-554	-695
<b>Investments <sup>(5)</sup></b>	<b>2,49,844</b>	<b>1,269</b>	<b>30,745</b>	<b>31,139</b>	<b>28,586</b>
		(0.5)	(16.1)	(14.2)	(12.9)
Government securities	2,17,991	1,381	31,351	31,034	27,750
Other approved securities	31,853	-112	-607	105	836
<b>Bank Credit</b>	<b>3,37,432</b>	<b>1,308</b>	<b>10,321</b>	<b>13,353</b>	<b>48,710</b>
		(0.4)	(3.7)	(4.1)	(16.9)
Food Credit	16,006	-696	4,249	3,521	4,160
Non-food credit	3,21,426	2,004	6,072	9,832	44,550
Loans, cash-credit and overdrafts	3,09,694	1,127	10,274	14,959	47,798
Inland bills- purchased	4,445	155	206	-215	52
discounted <sup>(6)</sup>	9,412	131	97	-356	710
Foreign bills-purchased	7,390	110	-98	-540	-161
discounted	6,490	-213	-157	-493	312
<b>Cash-Deposit Ratio</b>	<b>10.83</b>				
<b>Investment-Deposit Ratio</b>	<b>36.76</b>				
<b>Credit-Deposit Ratio</b>	<b>49.64</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 18.4 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.