

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1998 Dec. 4#	Fortnight	1997-98	1998-99	
1	2	3	4	5	
Liabilities to the Banking System					
Demand and time deposits from banks	29,310	1,048	4,465	5,628	
Borrowings from Banks ⁽¹⁾	10,585	-931	4,286	3,425	
Other demand and time liabilities ⁽²⁾	458	-3	919	-987	-
Liabilities to Others					
Aggregate deposits	6,79,704@	1,697	53,138	74,294	1,2
		(0.3)	(10.5)	(12.3)	(
Demand	99,225	-1,233	-2,188	-3,288	1
Time	5,80,480@	2,932	55,326	77,583	1,1
Borrowings ⁽³⁾	1,072	-43	657	-207	
Other demand and time liabilities	45,987	1,841	575	6,233	1
Borrowings from Reserve Bank	4,588	504	-86	4,193	
Cash in hand and Balances with Reserve Bank	73,584	-2,801	1,567	12,278	1
Cash in hand	3,820	-154	-42	212	
Balances with Reserve Bank	69,764	-2,647	1,610	12,066	1
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,440	553	1,718	-112	
Money at call and short notice	16,799	157	-853	7,938	
Advances to banks	1,500	-364	-250	-663	
Other assets	1,112	46	120	-554	
Investments⁽⁵⁾	2,49,844	1,269	30,745	31,139	2
		(0.5)	(16.1)	(14.2)	(
Government securities	2,17,991	1,381	31,351	31,034	2
Other approved securities	31,853	-112	-607	105	
Bank Credit	3,37,432	1,308	10,321	13,353	4
		(0.4)	(3.7)	(4.1)	(
Food Credit	16,006	-696	4,249	3,521	
Non-food credit	3,21,426	2,004	6,072	9,832	4
Loans, cash-credit and overdrafts	3,09,694	1,127	10,274	14,959	4
Inland bills- purchased	4,445	155	206	-215	
discounted ⁽⁶⁾	9,412	131	97	-356	
Foreign bills-purchased	7,390	110	-98	-540	
discounted	6,492	-213	-157	-493	
Cash-Deposit Ratio	10.83				
Investment-Deposit Ratio	36.76				
Credit-Deposit Ratio	49.64				

@ : 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 item 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.