

3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding as on		Variation over		
	1998		Financial year so far		
	Dec. 18#	Fortnight	1997-98	1998-99	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	28,672	-638	3,411	4,990	7,865
Borrowings from Banks ⁽¹⁾	11,333	748	5,378	4,173	2,697
Other demand and time liabilities ⁽²⁾	529	71	468	-916	-478
Liabilities to Others					
Aggregate deposits	6,79,894 @	190	53,011	74,484	1,21,284
		(-)	(10.5)	(12.3)	(21.7)
Demand	99,286	61	-2,873	-3,227	11,549
Time	5,80,608 @	128	55,884	77,711	1,09,735
Borrowings ⁽³⁾	1,141	69	660	-138	-456
Other demand and time liabilities	45,338	-649	1,836	5,584	9,249
Borrowings from Reserve Bank	3,150	-1,438	681	2,755	1,909
Cash in hand and Balances with Reserve Bank	68,055	-5,529	6,838	6,749	8,022
Cash in hand	3,730	-90	85	122	298
Balances with Reserve Bank	64,325	-5,439	6,754	6,627	7,724
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,417	-23	1,334	-135	1,713
Money at call and short notice	18,491	1,692	-1,531	9,630	12,063
Advances to banks	1,585	85	134	-578	-425
Other assets	1,066	-46	60	-600	-681
Investments ⁽⁵⁾	2,51,493	1,649	25,491	32,788	35,489
		(0.7)	(13.4)	(15.0)	(16.4)
Government securities	2,19,895	1,904	25,215	32,938	35,790
Other approved securities	31,598	-255	276	-150	-302
Bank Credit	3,38,953	1,521	12,710	14,874	47,842
		(0.5)	(4.6)	(4.6)	(16.4)
Food Credit	15,987	-740	4,429	3,502	3,961
Non-food credit	3,22,966	2,261	8,281	11,372	43,881
Loans, cash-credit and overdrafts	3,11,550	1,856	13,159	16,815	46,769
Inland bills- purchased	4,035	-410	51	-625	-203
discounted ⁽⁶⁾	9,244	-168	-223	-524	862
Foreign bills-purchased	6,625	-765	-250	-1,305	-774
discounted	7,499	1,007	-26	514	1,188
Cash-Deposit Ratio	10.01				
Investment-Deposit Ratio	36.99				
Credit-Deposit Ratio	49.85				

@ : 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 18.5 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.