

### 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding	Variation over			Year
	as on 1999 Feb. 26#	Fortnight	Financial year so far 1997-98	1998-99	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	29,672	167	3,696	5,990	8,580
Borrowings from Banks <sup>(1)</sup>	13,190	2,494	3,029	6,030	6,902
Other demand and time liabilities <sup>(2)</sup>	750	-65	1,132	-695	-921
<b>Liabilities to Others</b>					
Aggregate deposits	6,95,207@	3,489	74,715	89,797	1,14,893
		(0.5)	(14.8)	(14.8)	(19.8)
Demand	1,02,233	660	405	-280	11,218
Time	5,92,974@	2,829	74,310	90,077	1,03,675
Borrowings <sup>(3)</sup>	1,825	-150	475	546	414
Other demand and time liabilities	50,618	2,826	4,289	10,864	12,076
<b>Borrowings from Reserve Bank</b>					
	<b>4,730</b>	<b>-1,379</b>	<b>-162</b>	<b>4,335</b>	<b>4,332</b>
<b>Cash in hand and Balances with Reserve Bank</b>					
	<b>73,883</b>	<b>-1,797</b>	<b>8,841</b>	<b>12,577</b>	<b>11,847</b>
Cash in hand	3,998	40	327	390	324
Balances with Reserve Bank	69,884	-1,837	8,514	12,186	11,523
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,879	-117	1,554	327	1,956
Money at call and short notice	18,226	3,682	26	9,365	10,241
Advances to banks	1,816	50	219	-347	-280
Other assets	1,408	25	-17	-258	-263
<b>Investments<sup>(5)</sup></b>					
	<b>2,52,569</b>	<b>2,901</b>	<b>24,196</b>	<b>33,864</b>	<b>37,859</b>
		(1.2)	(12.7)	(15.5)	(17.6)
Government securities	2,21,038	2,850	23,407	34,081	38,741
Other approved securities	31,531	51	789	-218	-883
<b>Bank Credit</b>					
	<b>3,52,047</b>	<b>2,297</b>	<b>35,054</b>	<b>27,968</b>	<b>38,592</b>
		(0.7)	(12.6)	(8.6)	(12.3)
Food Credit	17,336	224	5,271	4,851	4,468
Non-food credit	3,34,711	2,074	29,783	23,117	34,123
Loans, cash-credit and overdrafts	3,22,793	2,046	33,729	28,058	37,441
Inland bills- purchased	4,479	23	163	-181	129
discounted <sup>(6)</sup>	9,601	120	911	-167	85
Foreign bills-purchased	8,060	-41	44	130	366
discounted	7,115	149	207	130	570
<b>Cash-Deposit Ratio</b>	<b>10.63</b>				
<b>Investment-Deposit Ratio</b>	<b>36.33</b>				
<b>Credit-Deposit Ratio</b>	<b>50.64</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 11.9 per cent and 16.7 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.

**Note:** Figures in brackets denote percentage variations in the relevant period.