

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		
	Mar. 12#	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	30,600	928	4,518	6,918	8,686
Borrowings from Banks <sup>(1)</sup>	12,150	-1,040	3,693	4,990	5,199
Other demand and time liabilities <sup>(2)</sup>	788	38	1,303	-657	-1,054
<b>Liabilities to Others</b>					
Aggregate deposits	6,98,338@	3,131	77,549	92,928	1,15,190
		(0.5)	(15.3)	(15.3)	(19.8)
Demand	1,02,950	717	141	437	12,199
Time	5,95,388@	2,414	77,408	92,491	1,02,991
Borrowings <sup>(3)</sup>	1,293	-532	849	14	-492
Other demand and time liabilities	51,843	1,225	4,492	12,089	13,098
<b>Borrowings from Reserve Bank</b>	<b>5,689</b>	<b>960</b>	<b>-117</b>	<b>5,294</b>	<b>5,246</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,622</b>	<b>-1,260</b>	<b>12,173</b>	<b>11,316</b>	<b>7,254</b>
Cash in hand	3,903	-96	100	295	455
Balances with Reserve Bank	68,720	-1,165	12,073	11,022	6,799
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,689	810	2,203	1,137	2,117
Money at call and short notice	16,439	-1,787	-373	7,578	8,853
Advances to banks	1,956	141	15	-207	65
Other assets	1,527	119	112	-139	-272
<b>Investments<sup>(5)</sup></b>	<b>2,51,966</b>	<b>-602</b>	<b>23,498</b>	<b>33,261</b>	<b>37,955</b>
		(-0.2)	(12.3)	(15.2)	(17.7)
Government securities	2,20,317	-721	22,639	33,360	38,788
Other approved securities	31,649	119	858	-99	-833
<b>Bank Credit</b>	<b>3,54,742</b>	<b>2,695</b>	<b>34,579</b>	<b>30,663</b>	<b>41,763</b>
		(0.8)	(12.4)	(9.5)	(13.3)
Food Credit	16,732	-604	4,739	4,247	4,396
Non-food credit	3,38,011	3,300	29,840	26,417	37,366
Loans, cash-credit and overdrafts	3,25,407	2,614	33,515	30,672	40,270
Inland bills- purchased	4,504	25	241	-156	76
discounted <sup>(6)</sup>	9,619	18	446	-149	569
Foreign bills-purchased	8,168	108	73	238	445
discounted	7,045	-70	304	60	403
<b>Cash-Deposit Ratio</b>	<b>10.40</b>				
<b>Investment-Deposit Ratio</b>	<b>36.08</b>				
<b>Credit-Deposit Ratio</b>	<b>50.80</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 12.4 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.