

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
Liabilities to the Banking System					
Demand and time deposits from banks	30,600	928	4,518	6,918	8,686
Borrowings from Banks ⁽¹⁾	12,150	-1,040	3,693	4,990	5,199
Other demand and time liabilities ⁽²⁾	788	38	1,303	-657	-1,054
Liabilities to Others					
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 ⁽³⁾	1,293	-532	849	14	-492
Other demand and time liabilities	51,843	1,225	4,492	12,089	13,098
Borrowings from Reserve Bank	5,689	960	-117	5,294	5,246
Cash in hand and Balances with Reserve Bank	72,622	-1,260	12,173	11,316	7,254
Cash in hand	3,903	-96	100	295	455
Balances with Reserve Bank	68,720	-1,165	12,073	11,022	6,799
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	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
Investments⁽⁵⁾	2,51,966	-602	23,498	33,261	37,955
		(-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
Bank Credit	3,54,742	2,695	34,579	30,663	41,763
		(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 ⁽⁶⁾	9,619	18	446	-149	569
Foreign bills-purchased	8,168	108	73	238	445
discounted	7,045	-70	304	60	403
Cash-Deposit Ratio	10.40				
Investment-Deposit Ratio	36.08				
Credit-Deposit Ratio	50.80				

@ : 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.