

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding	Variation over			Year
	as on 1999 Mar. 26#	Fortnight	Financial year so far		
1	2	3	1997-98	1998-99	4
Liabilities to the Banking System					
Demand and time deposits from banks	32,260	1,661	6,287	8,578	8,578
Borrowings from Banks ⁽¹⁾	11,623	-527	3,901	4,464	4,464
Other demand and time liabilities ⁽²⁾	690	-98	906	-755	-755
Liabilities to Others					
Aggregate deposits	7,17,271@	18,934	99,811	1,11,861	1,11,861
		(2.7)	(19.7)	(18.5)	(18.5)
Demand	1,13,480	10,531	11,903	10,967	10,967
Time	6,03,791@	8,403	87,908	1,00,894	1,00,894
Borrowings ⁽³⁾	1,992	699	342	713	713
Other demand and time liabilities	52,416	573	5,501	12,662	12,662
Borrowings from Reserve Bank	2,894	-2,795	-165	2,499	2,499
Cash in hand and Balances with Reserve Bank	67,530	-5,092	8,111	6,224	6,224
Cash in hand	3,982	80	260	374	374
Balances with Reserve Bank	63,548	-5,172	7,850	5,850	5,850
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	12,922	232	3,183	1,369	1,369
Money at call and short notice	18,134	1,695	902	9,273	9,273
Advances to banks	1,638	-318	287	-525	-525
Other assets	1,303	-224	-21	-364	-364
Investments⁽⁵⁾	2,54,119	2,152	28,192	35,414	35,414
		(0.9)	(14.8)	(16.2)	(16.2)
Government securities	2,22,744	2,427	28,067	35,787	35,787
Other approved securities	31,374	-275	124	-374	-374
Bank Credit	3,66,003	11,261	45,677	41,925	41,925
		(3.2)	(16.4)	(12.9)	(12.9)
Food Credit	16,816	84	4,888	4,331	4,331
Non-food credit	3,49,187	11,177	40,789	37,594	37,594
Loans, cash-credit and overdrafts	3,34,867	9,460	43,113	40,132	40,132
Inland bills- purchased	4,712	208	473	52	52
discounted ⁽⁶⁾	10,776	1,157	1,163	1,008	1,008
Foreign bills-purchased	8,368	201	281	438	438
discounted	7,280	235	648	295	295
Cash-Deposit Ratio	9.41				
Investment-Deposit Ratio	35.43				
Credit-Deposit Ratio	51.03				

@ : 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 15.5 per cent and 15.5 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.

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