

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1998	Fortnight	Financial year so far		Year
	Sept. 11#		1997-98	1998-99	
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	26,593	466	1,092	2,911	8,105
Borrowings from Banks <sup>(1)</sup>	8,596	1,055	2,754	1,436	2,584
Other demand and time liabilities <sup>(2)</sup>	676	118	-34	-769	171
<b>Liabilities to Others</b>					
Aggregate deposits	6,54,833 @	2,635	30,602	49,423	1,18,632
		(0.4)	(6.1)	(8.2)	(22.1)
Demand	95,844	-401	-5,288	-6,669	10,522
Time	5,58,989 @	3,036	35,890	56,092	1,08,110
Borrowings <sup>(3)</sup> 1,574	-49	151	295	486	
Other demand and time liabilities	42,902	724	33	3,148	8,616
<b>Borrowings from Reserve Bank</b>	<b>4,164</b>	<b>3,089</b>	<b>-310</b>	<b>3,769</b>	<b>3,914</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>75,937</b>	<b>11,555</b>	<b>3,340</b>	<b>14,631</b>	<b>19,402</b>
Cash in hand	3,898	-82	56	290	495
Balances with Reserve Bank	72,039	11,637	3,285	14,341	18,907
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	10,988	78	713	-564	1,906
Money at call and short notice	9,974	383	-835	1,113	2,850
Advances to banks	1,440	278	-734	-723	298
Other assets	949	-130	85	-717	-823
<b>Investments<sup>(5)</sup></b>	<b>2,43,525</b>	<b>-1,253</b>	<b>31,623</b>	<b>24,820</b>	<b>21,389</b>
		(-0.5)	(16.6)	(11.3)	(9.6)
Government securities	2,12,642	155	31,342	25,685	22,410
Other approved securities	30,883	-1,408	281	-865	-1,022
<b>Bank Credit</b>	<b>3,23,820</b>	<b>150</b>	<b>-2,049</b>	<b>-259</b>	<b>47,468</b>
		(-)	(-0.7)	(-0.1)	(17.2)
Food Credit	16,025	-673	1,103	3,540	7,325
Non-food credit	3,07,795	823	-3,152	-3,799	40,143
Loans, cash-credit and overdrafts	2,96,506	543	-1,427	1,771	46,311
Inland bills- purchased	4,084	-38	107	-576	-210
discounted <sup>(6)</sup>	9,365	-288	-153	-403	913
Foreign bills-purchased	7,427	54	-233	-503	11
discounted	6,439	-121	-342	-546	444
<b>Cash-Deposit Ratio</b>	<b>11.60</b>				
<b>Investment-Deposit Ratio</b>	<b>37.19</b>				
<b>Credit-Deposit Ratio</b>	<b>49.45</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 5.2 per cent and 18.8 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.