

3. Scheduled Commercial Banks - Business in India

(Rs. Crore)

Item	Outstanding		Variation over		
	as on	1998	Financial year so far		
			Month	1997-98	1998-99
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	28,493	2	3,167	4,811	7,930
Borrowings from Banks ⁽¹⁾	11,556	-420	5,918	4,396	2,380
Other demand and time liabilities ⁽²⁾	661	237	-178	-784	300
Liabilities to Others					
Aggregate deposits	6,81,970 @	2,404	57,441	76,560	1,18,930
		(0.4)	(11.4)	(12.6)	(21.1)
Demand	1,00,378	-30	75	-2,135	9,693
Time	5,81,592 @	2,433	57,366	78,695	1,09,237
Borrowings ⁽³⁾ 1,226	3,049	324	3,967	1,770	-1,855
Other demand and time liabilities	45,990	-51	3,145	6,236	8,592
Borrowings from Reserve Bank	6,310	961	212	5,915	5,538
Cash in hand and Balances with Reserve Bank	77,548	588	6,506	16,242	17,847
Cash in hand	3,778	-1,256	498	170	-67
Balances with Reserve Bank	73,770	1,844	6,009	16,072	17,914
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,724	645	1,239	172	2,115
Money at call and short notice	14,930	-1,908	1,480	6,069	5,491
Advances to banks	1,536	221	-70	-627	-270
Other assets	1,035	-23	58	-631	-710
Investments ⁽⁵⁾	2,48,961	-2,319	25,473	30,256	32,975
		(-0.9)	(13.4)	(13.8)	(15.3)
Government securities	2,17,364	-1,942	25,823	30,407	32,651
Other approved securities	31,597	-376	-351	-151	324
Bank Credit	3,40,301	3,542	16,320	16,222	45,580
		(1.1)	(5.9)	(5.0)	(15.5)
Food Credit	16,215	-512	4,514	3,730	4,104
Non-food credit	3,24,086	4,054	11,806	12,492	41,476
Loans, cash-credit and overdrafts	3,12,246	3,031	16,161	17,511	44,463
Inland bills- purchased	4,096	-168	254	-564	-345
discounted ⁽⁶⁾	9,649	385	-80	-119	1,124
Foreign bills-purchased	7,429	90	-34	-501	-186
discounted	6,880	204	20	-105	523
Cash-Deposit Ratio	11.37				
Investment-Deposit Ratio	36.51				
Credit-Deposit Ratio	49.90				

@ : 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 8.0 per cent and 20.4 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.

Note: Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for reporting purposes.