

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on 1999	Fortnight	Variation over Financial year so far		Year
	Jan. 1#		1997-98	1998-99	
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	29,378	706	3,338	5,696	8,644
Borrowings from Banks ⁽¹⁾	10,472	-861	4,966	3,312	2,248
Other demand and time liabilities ⁽²⁾	593	64	-97	-852	151
Liabilities to Others					
Aggregate deposits	6,83,081@	3,187 (0.5)	58,550 (11.6)	77,671 (12.8)	1,18,932 (21.1)
Demand	1,00,993	1,707	-132	-1,520	10,515
Time	5,82,088@	1,480	58,682	79,191	1,08,417
Borrowings ⁽³⁾	1,878	737	608	599	333
Other demand and time liabilities	47,920	2,582	3,876	8,166	9,791
Borrowings from Reserve Bank	4,956	1,806	185	4,561	4,211
Cash in hand and Balances with Reserve Bank	75,267	7,212	6,519	13,961	15,553
Cash in hand	3,845	115	279	237	219
Balances with Reserve Bank	71,422	7,097	6,241	13,724	15,334
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,552	134	1,547	—	1,635
Money at call and short notice	17,000	-1,491	-829	8,139	9,870
Advances to banks	1,623	38	-95	-540	-158
Other assets	1,411	345	-309	-255	33
Investments⁽⁵⁾	2,49,683	-1,810 (-0.7)	24,850 (13.0)	30,978 (14.2)	34,320 (15.9)
Government securities	2,18,097	-1,798	25,072	31,140	34,135
Other approved securities	31,586	-12	-223	-162	185
Bank Credit	3,44,024	5,071 (1.5)	22,125 (7.9)	19,945 (6.2)	43,498 (14.5)
Food Credit	16,101	114	4,259	3,616	4,245
Non-food credit	3,27,923	4,957	17,866	16,329	39,253
Loans, cash-credit and overdrafts	3,15,170	3,620	21,100	20,435	42,448
Inland bills- purchased discounted ⁽⁶⁾	4,190	155	462	-470	-459
	10,124	880	335	356	1,184
Foreign bills-purchased discounted	7,650	1,025	138	-280	-137
	6,888	-611	90	-97	461

<i>Cash-Deposit Ratio</i>	<i>11.02</i>
<i>Investment-Deposit Ratio</i>	<i>36.55</i>
<i>Credit-Deposit Ratio</i>	<i>50.36</i>

@ : 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 9.9 per cent and 17.9 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.