

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on	Variation over			
	1999	Financial year so far			
	Jan. 15#	Fortnight	1997-98	1998-99	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	29,329	-49	3,050	5,647	8,883
Borrowings from Banks ⁽¹⁾	11,584	1,112	6,111	4,424	2,215
Other demand and time liabilities ⁽²⁾	561	-32	-325	-884	347
Liabilities to Others					
Aggregate deposits	6,85,062@	1,981 (0.3)	59,580 (11.8)	79,652 (13.2)	1,19,883 (21.2)
Demand	1,00,394	-599	-1,535	-2,119	11,319
Time	5,84,668@	2,580	61,115	81,771	1,08,564
Borrowings ⁽³⁾	1,776	-102	819	497	20
Other demand and time liabilities	46,370	-1,550	2,993	6,616	9,124
Borrowings from Reserve Bank	6,781	1,825	1,230	6,386	4,991
Cash in hand and Balances with Reserve Bank	76,677	1,410	2,902	15,371	20,580
Cash in hand	3,830	-15	174	222	309
Balances with Reserve Bank	72,847	1,425	2,729	15,149	20,271
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,607	55	1,841	55	1,397
Money at call and short notice	12,667	-4,333	-1,384	3,806	6,092
Advances to banks	1,672	49	2	-491	-206
Other assets	1,936	525	52	270	197
Investments⁽⁵⁾	2,49,843	160	24,394	31,138	34,936
		(0.1)	(12.8)	(14.2)	(16.3)
Gover nment securities	2,17,884	-213	24,514	30,927	34,480
Other approved securities	31,959	373	-121	211	456
Bank Credit	3,49,240	5,216	23,675	25,161	47,164
		(1.5)	(8.5)	(7.8)	(15.6)
Food Credit	16,600	499	4,416	4,115	4,587
Non-food credit	3,32,640	4,717	19,259	21,046	42,577

Loans, cash-credit and overdrafts	3,20,206	5,036	22,410	25,471	46,174
Inland bills-purchased	4,272	82	396	-388	-311
discounted ⁽⁶⁾	9,849	-275	500	81	744
Foreign bills-purchased	8,282	632	293	352	340
discounted	6,631	-257	77	-354	217
Cash-Deposit Ratio	11.19				
Investment-Deposit Ratio	36.47				
Credit-Deposit Ratio	50.98				

@ : 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 10.2 per cent and 18.0 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.