

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	59,580	79,652	1,19,883
		(0.3)	(11.8)	(13.2)	(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)
Government 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.