

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

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		
	Jan. 29#	Fortnight	1997-98	1998-99	Year
1	2	3	4	5	6
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	29,395	66	2,633	5,713	9,360
Borrowings from Banks <sup>(1)</sup>	11,292	-292	4,840	4,132	3,190
Other demand and time liabilities <sup>(2)</sup>	514	-47	2,182	-931	-2,207
<b>Liabilities to Others</b>					
Aggregate deposits	6,90,269@	5,207	62,636	84,859	1,22,030
		(0.8)	(12.4)	(14.0)	(21.5)
Demand	1,02,392	1,998	-449	-121	12,230
Time	5,87,877@	3,209	63,085	84,980	1,09,800
Borrowings <sup>(3)</sup>	1,891	115	742	612	210
Other demand and time liabilities	47,402	1,032	3,541	7,648	9,600
<b>Borrowings from Reserve Bank</b>	<b>5,330</b>	<b>-1,451</b>	<b>-73</b>	<b>4,935</b>	<b>4,840</b>
<b>Cash in hand and Balances with Reserve Bank</b>	<b>72,570</b>	<b>-4,107</b>	<b>10,516</b>	<b>11,264</b>	<b>8,850</b>
Cash in hand	3,986	156	199	378	440
Balances with Reserve Bank	68,584	-4,263	10,318	10,886	8,410
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	11,839	232	1,493	287	1,970
Money at call and short notice	16,654	3,987	-1,548	7,793	10,240
Advances to banks	1,704	32	296	-459	-460
Other assets	1,094	-842	93	-572	-680
<b>Investments<sup>(5)</sup></b>	<b>2,51,006</b>	<b>1,163</b>	<b>20,374</b>	<b>32,301</b>	<b>40,110</b>
		(0.5)	(10.7)	(14.8)	(19.0)
Government securities	2,19,435	1,551	20,480	32,478	40,060
Other approved securities	31,571	-388	-107	-177	50
<b>Bank Credit</b>	<b>3,49,829</b>	<b>589</b>	<b>28,660</b>	<b>25,750</b>	<b>42,760</b>
		(0.2)	(10.3)	(7.9)	(13.9)
Food Credit	17,056	456	4,819	4,571	4,640
Non-food credit	3,32,773	133	23,841	21,179	38,120
Loans, cash-credit and overdrafts	3,20,554	348	27,885	25,819	41,040
Inland bills- purchased	4,451	179	402	-209	-130
discounted <sup>(6)</sup>	9,704	-145	100	-64	990
Foreign bills-purchased	8,113	-169	149	183	310
discounted	7,007	376	125	22	540
<b>Cash-Deposit Ratio</b>	<b>10.51</b>				
<b>Investment-Deposit Ratio</b>	<b>36.36</b>				
<b>Credit-Deposit Ratio</b>	<b>50.68</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 11.1 per cent and 18.3 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.