

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

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Item	Outstanding as on	Variation over			
	1999	Financial year so far			Year
	Jan. 29#	Fortnight	1997-98	1998-99	
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	29,395	66	2,633	5,713	9,366
Borrowings from Banks ⁽¹⁾	11,292	-292	4,840	4,132	3,194
Other demand and time liabilities ⁽²⁾	514	-47	2,182	-931	-2,207
Liabilities to Others					
Aggregate deposits	6,90,269@	5,207	62,636	84,859	1,22,034
		(0.8)	(12.4)	(14.0)	(21.5)
Demand	1,02,392	1,998	-449	-121	12,231
Time	5,87,877 @	3,209	63,085	84,980	1,09,803
Borrowings ⁽³⁾	1,891	115	742	612	212
Other demand and time liabilities	47,402	1,032	3,541	7,648	9,608
Borrowings from Reserve Bank	5,330	-1,451	-73	4,935	4,843
Cash in hand and Balances with Reserve Bank	72,570	-4,107	10,516	11,264	8,859
Cash in hand	3,986	156	199	378	440
Balances with Reserve Bank	68,584	-4,263	10,318	10,886	8,419
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,839	232	1,493	287	1,976
Money at call and short notice	16,654	3,987	-1,548	7,793	10,243
Advances to banks	1,704	32	296	-459	-468
Other assets	1,094	-842	93	-572	-686
Investments⁽⁵⁾	2,51,006	1,163	20,374	32,301	40,119
		(0.5)	(10.7)	(14.8)	(19.0)
Gover nment securities	2,19,435	1,551	20,480	32,478	40,065
Other approved securities	31,571	-388	-107	-177	54
Bank Credit	3,49,829	589	28,660	25,750	42,768
		(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	38,128
Loans, cash-credit and overdrafts	3,20,554	348	27,885	25,819	41,047
Inland bills- purchased	4,451	179	402	-209	-138
discounted ⁽⁶⁾	9,704	-145	100	-64	999
Foreign bills-purchased	8,113	-169	149	183	315
discounted	7,007	376	125	22	545
Cash-Deposit Ratio	10.51				
Investment-Deposit Ratio	36.36				
Credit-Deposit Ratio	50.68				

@ : 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.