

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding as on		Variation over		
	1999		Financial year so far		
	Feb. 12#	Fortnight	1997-98	1998-99	Year
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	29,504	109	3,013	5,822	9,095
Borrowings from Banks ⁽¹⁾	10,696	-596	3,696	3,536	3,742
Other demand and time liabilities ⁽²⁾	815	301	-108	-630	384
Liabilities to Others					
Aggregate deposits	6,91,718@	1,449	66,072	86,308	1,20,047
		(0.2)	(13.1)	(14.3)	(21.0)
Demand	1,01,572	-820	-2,202	-941	13,164
Time	5,90,145@	2,268	68,274	87,248	1,06,882
Borrowings ⁽³⁾	1,975	84	404	696	634
Other demand and time liabilities	47,793	391	2,923	8,039	10,617
Borrowings from Reserve Bank	6,109	779	-353	5,714	5,902
Cash in hand and Balances with Reserve Bank	75,679	3,109	3,352	14,373	19,132
Cash in hand	3,958	-28	261	350	350
Balances with Reserve Bank	71,721	3,137	3,091	14,023	18,782
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,996	157	1,186	444	2,441
Money at call and short notice	14,544	-2,110	6	5,683	6,579
Advances to banks	1,765	61	52	-398	-163
Other assets	1,383	289	16	-283	-320
Investments⁽⁵⁾	2,49,668	-1,338	23,079	30,963	36,076
		(-0.5)	(12.1)	(14.2)	(16.9)
Government securities	2,18,188	-1,247	22,346	31,231	36,952
Other approved securities	31,480	-91	731	-268	-875
Bank Credit	3,49,750	-79	29,585	25,671	41,764
		(—)	(10.6)	(7.9)	(13.6)
Food Credit	17,113	57	4,648	4,628	4,868
Non-food credit	3,32,637	-136	24,937	21,043	36,896
Loans, cash-credit and overdrafts	3,20,746	192	28,246	26,011	40,878
Inland bills- purchased	4,456	5	319	-204	-50
discounted ⁽⁶⁾	9,482	-222	684	-286	193
Foreign bills-purchased	8,100	-13	101	170	350
discounted	6,966	-41	235	-19	394
Cash-Deposit Ratio	10.94				
Investment-Deposit Ratio	36.09				
Credit-Deposit Ratio	50.56				

@ : 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 11.3 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.