

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

(Rs. crore)					
Item	Outstanding	Variation over			
	as on	Fortnight	Financial year so far		Yea
	1999		1997-98	1998-99	
1	Feb. 12#	2	3	4	5
Liabilities to the Banking System					
Demand and time deposits from banks	29,504	109	3,013	5,822	9,09
Borrowings from Banks ⁽¹⁾	10,696	-596	3,696	3,536	3,74
Other demand and time liabilities ⁽²⁾	815	301	-108	-630	38
Liabilities to Others					
Aggregate deposits	6,91,718@	1,449	66,072	86,308	1,20,04
		(0.2)	(13.1)	(14.3)	(21.0)
Demand	1,01,572	-820	-2,202	-941	13,16
Time	5,90,145@	2,268	68,274	87,248	1,06,88
Borrowings ⁽³⁾	1,975	84	404	696	63
Other demand and time liabilities	47,793	391	2,923	8,039	10,61
Borrowings from Reserve Bank	6,109	779	-353	5,714	5,90
Cash in hand and Balances with Reserve Bank	75,679	3,109	3,352	14,373	19,13
Cash in hand	3,958	-28	261	350	35
Balances with Reserve Bank	71,721	3,137	3,091	14,023	18,78
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,996	157	1,186	444	2,44
Money at call and short notice	14,544	-2,110	6	5,683	6,57
Advances to banks	1,765	61	52	-398	-16
Other assets	1,383	289	16	-283	-32
Investments⁽⁵⁾		2,49,668	-1,338	23,079	30,96
36,076					
		(-0.5)	(12.1)	(14.2)	(16.9)
Government securities	2,18,188	-1,247	22,346	31,231	36,95
Other approved securities	31,480	-91	731	-268	-87
Bank Credit	3,49,750	-79	29,585	25,671	41,76
		(—)	(10.6)	(7.9)	(13.6)
Food Credit	17,113	57	4,648	4,628	4,86
Non-food credit	3,32,637	-136	24,937	21,043	36,89
Loans, cash-credit and overdrafts	3,20,746	192	28,246	26,011	40,87
Inland bills- purchased	4,456	5	319	-204	-5
discounted ⁽⁶⁾	9,482	-222	684	-286	19
Foreign bills-purchased	8,100	-13	101	170	35
discounted	6,966	-41	235	-19	39
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.