

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

(Rs. c

Item	Outstanding as on		Variation over		
	1999 Mar. 26#	Fortnight	Financial year so far		
1	2	3	1997-98	1998-99	5
<b>Liabilities to the Banking System</b>					
Demand and time deposits from banks	32,260	1,661	6,287	8,578	
Borrowings from Banks <sup>(1)</sup>	11,623	-527	3,901	4,464	
Other demand and time liabilities <sup>(2)</sup>	690	-98	906	-755	
<b>Liabilities to Others</b>					
Aggregate deposits	7,17,271@	18,934	99,811	1,11,861	1,1
		(2.7)	(19.7)	(18.5)	(
Demand	1,13,480	10,531	11,903	10,967	10
Time	6,03,791@	8,403	87,908	1,00,894	1,00
Borrowings <sup>(3)</sup>	1,992	699	342	713	
Other demand and time liabilities	52,416	573	5,501	12,662	1:
<b>Borrowings from Reserve Bank</b>	<b>2,894</b>	<b>-2,795</b>	<b>-165</b>	<b>2,499</b>	:
<b>Cash in hand and Balances with Reserve Bank</b>	<b>67,530</b>	<b>-5,092</b>	<b>8,111</b>	<b>6,224</b>	(
Cash in hand	3,982	80	260	374	
Balances with Reserve Bank	63,548	-5,172	7,850	5,850	:
<b>Assets with the Banking System</b>					
Balance with other Banks <sup>(4)</sup>	12,922	232	3,183	1,369	
Money at call and short notice	18,134	1,695	902	9,273	9
Advances to banks	1,638	-318	287	-525	
Other assets	1,303	-224	-21	-364	
<b>Investments<sup>(5)</sup></b>	<b>2,54,119</b>	<b>2,152</b>	<b>28,192</b>	<b>35,414</b>	<b>3:</b>
		(0.9)	(14.8)	(16.2)	(
Government securities	2,22,744	2,427	28,067	35,787	3:
Other approved securities	31,374	-275	124	-374	
<b>Bank Credit</b>	<b>3,66,003</b>	<b>11,261</b>	<b>45,677</b>	<b>41,925</b>	<b>4:</b>
		(3.2)	(16.4)	(12.9)	(
Food Credit	16,816	84	4,888	4,331	:
Non-food credit	3,49,187	11,177	40,789	37,594	3:
Loans, cash-credit and overdrafts	3,34,867	9,460	43,113	40,132	40
Inland bills- purchased	4,712	208	473	52	
discounted <sup>(6)</sup>	10,776	1,157	1,163	1,008	
Foreign bills-purchased	8,368	201	281	438	
discounted	7,280	235	648	295	
<b>Cash-Deposit Ratio</b>	<b>9.41</b>				
<b>Investment-Deposit Ratio</b>	<b>35.43</b>				
<b>Credit-Deposit Ratio</b>	<b>51.03</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 15.5 per cent and 15.5 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 item 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.

**Note:** Figures in brackets denote percentage variations in the relevant period.