

4.3 SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

Items	Outstanding as on March 31, 1992	Variations during												Outstanding as on March 19 2004 (P)
		1992-93 Mar.31 to Mar.31	1993-94 Mar.31 to Mar.31	1994-95 Mar.31 to Mar.31	1995-96 Mar.31 to Mar.31	1996-97 Mar.31 to Mar.31	1997-98 Mar.31 to Mar.31	1998-99 Mar.31 to March 31 \$	1999-2000 Mar.26 to March 24 \$	2000-2001 March 24 to March 23	2001-2002 March 23 to March 22	2002-03 March 22 to March 21	2003-04 March 21 to March 19	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Demand deposits	51740	2168	14819	8176	3942	13549	8119	20840	9943	15185	10496	17241	51660	221950
2. Time deposits*@	190327	34041	36812	44946	45292	61725	82830	106226	89376	134088	130246	160252 (130581)	169417	1279981
3. Aggregate deposits@	242067	36209	51631	53122	49234	75274	90949	127066	99320	149273	140742	177493 (147822)	221078	1501931
4. Borrowings from RBI	734	4161	-4259	6779	8224	-14756	-488	5862	3597	-2595	-280	-3537	-79	0
5. Cash in hand and balances with RBI	36722	3449	11946	10884	8170	-8915	-951	21181	-5160	2452	3446	-2745	10687	76589
6. Investments in Government securities	63043	13899	26432	14311	13055	28042	28175	38913	55239	61579	71142	112241	129828	653244
7. Bank credit	135600	23756	11565	40639	44160	26742	41617	51643	67121	75476	78289	139493	106166	835382

(P) Provisional.

* Revised in line with the new accounting standards and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998) from 1998-99 onwards. The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

@ Data on time and aggregate deposits also reflect redemption of Resurgent India Bonds (RIBs) of Rs. 22,693 crores since October 1, 2003.

\$ Data for end March 1998 pertain to the last reporting Friday.

Note: Figures in brackets exclude the impact of mergers since May 3, 2003.

Source : Reserve Bank of India.