

4.3 SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

Items	Outstanding as on March 31, 1992	Variations during												Outstanding as on Dec. 23 2005 (P)
		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	2004-05 Mar. 19 to Mar. 18	2005-06 Mar. 18 to Dec. 23 (P)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Demand deposits	51740	8176	3942	13549	8119	20840	9943	15185	10496	17241	54733	23005	52665	300693
2. Time deposits#@	190327	44946	45292	61725	82830	106226	89376	134088	130246	160252 (130581)	168830	172777 [169264]	184897	1637068
3. Aggregate deposits@	242067	53122	49234	75274	90949	127066	99320	149273	140742	177493 (147822)	223563	195782 [192269]	237562	1937761
4. Borrowings from RBI	734	6779	8224	-14756	-488	5862	3597	-2595	-280	-3537	-79	50	410	460
5. Cash in hand and balances with RBI	36722	10884	8170	-8915	-951	21181	-5160	2452	3446	-2745	10993	19682	16644	113221
6. Investments in Government securities	63043	14311	13055	28042	28175	38913	55239	61579	71142	112241	131341	64224 [52031]	-11401	707580
7. Bank credit	135600	40639	44160	26742	41617	51643	67121	75476	78289	139493 (94949)	111570	259643 [226761]	235670	1336098

(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.

Notes: 1. Figures in () exclude the impact of mergers since May 3, 2003.

2. Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.

3. Footnotes 3 & 4 to table 4.1 apply to this table as well.

Source : Reserve Bank of India.