4.3 SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

| | Variations during | | | | | | | | | | | | | |
|---|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|-------------------------------------|-------------------------------------|--|----------------|---|--|
| Items | Outstanding as on March 31, 1989 | 1990-91 Mar.31 to Mar.31 | 1991-92 Mar.31 to Mar.31 | 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. 28 to Mar. 27 | 1998-99 Mar.27 to March 26 | 1999-2000 March 26 to March 24 (P) | March 26 to | 2000-01 March 24 to Dec. 29 (P) | Outstanding as on Dec. 29 2000 (P) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1. Demand deposits | 27921 | 6113 | 11218 | 2168 | 14819 | 8176 | 3942 | 14683 | 11903 | 14910 | 9943 | -316 | 9199 | 136565 |
| 2. Time deposits* | 119239 | 23220 | 26076 | 36849 | 37325 | 45454 | 46277 | 61595 | 86819 | 100630 | 89376 | 77796 | 109114 | 795092 |
| 3. Aggregate deposits | 147160 | 29333 | 37294 | 39017 | 52144 | 53630 | 50219 | 76279 | 98722 | 115540 | 99319 | 77480 | 118313 | 931657 |
| 4. Borrowings from RBI | 4220 | 2238 | -5612 | 4161 | -4259 | 6779 | -4440 | -14756 | -165 | 2499 | 3597 | -341 | 201 | 6692 |
| 5. Cash in hand and balances with RBI | 23613 | 3521 | 2899 | 3450 | 11946 | 10885 | 8170 | -8175 | 8110 | 6605 | -5161 | -2590 | 10551 | 73301 |
| 6. Investments in Government securities | 36713 | 7953 | 11866 | 13899 | 26432 | 14311 | 13055 | 27979 | 28067 | 36260 | 55239 | 47170 | 46726 | 325182 |
| 7. Bank credit | 89370 | 16770 | 12164 | 23757 | 11566 | 40638 | 44158 | 26540 | 45678 | 44758 | 67121 | 46340 | 59289 | 495247 |

P Provisional.

Note: Due to change in bank accounting year from calender to financial in 1988-89, there were sharp and unusual increases in aggregate deposits and credit towards the end of financial years 1988-89 and 1989-90 followed by a large decline in them in the first fortnight of next financial year.

Source: Reserve Bank of India.

^{*} 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 Compiliation (June 1998). 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. Footnote 3 to Table 4.1 applies to this Table also.