

### 4.3 SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

| Items                                   | Outstanding<br>as on<br>March 31,<br>1992 | Variations during                 |                                   |                                   |                                   |                                   |                                     |                                       |   |   |                                       |                                       | Outstanding<br>as on<br>Dec. 24<br>2004<br>(P) |  |
|---|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------------------|---------------------------------------|---|---|---------------------------------------|---------------------------------------|--|--|
|   |   | 1993-94<br>Mar.31<br>to<br>Mar.31 | 1994-95<br>Mar.31<br>to<br>Mar.31 | 1995-96<br>Mar.31<br>to<br>Mar.31 | 1996-97<br>Mar.31<br>to<br>Mar.31 | 1997-98<br>Mar.31<br>to<br>Mar.31 | 1998-99<br>Mar.31<br>to<br>March 31 | 1999-2000<br>Mar.26<br>to<br>March 24 | 2000-2001<br>March 24<br>to<br>March 23 | 2001-2002<br>March 23<br>to<br>March 22 | 2002-03<br>March 22<br>to<br>March 21 | 2003-04<br>March 21<br>to<br>March 19 |  | 2004-05<br>Mar. 19<br>to<br>Dec. 24<br>(P) |
| 1                                       | 2   | 3                                 | 4                                 | 5                                 | 6                                 | 7                                 | 8                                   | 9                                     | 10                                      | 11                                      | 12                                    | 13                                    | 14   | 15   |
| 1. Demand deposits                      | 51740                                     | 14819                             | 8176                              | 3942                              | 13549                             | 8119                              | 20840                               | 9943                                  | 15185                                   | 10496                                   | 17241                                 | 54733                                 | 5111   | 230133                                     |
| 2. Time deposits#@                      | 190327                                    | 36812                             | 44946                             | 45292                             | 61725                             | 82830                             | 106226                              | 89376                                 | 134088                                  | 130246                                  | 160252<br>(130581)                    | 168830<br>(1812401)                   | 113052<br>109483*                              | 1392446<br>1388877*                        |
| 3. Aggregate deposits@                  | 242067                                    | 51631                             | 53122                             | 49234                             | 75274                             | 90949                             | 127066                              | 99320                                 | 149273                                  | 140742                                  | 177493<br>(147822)                    | 223563<br>(235973)                    | 118163<br>114594*                              | 1622579<br>1619010*                        |
| 4. Borrowings from RBI                  | 734                                       | -4259                             | 6779                              | 8224                              | -14756                            | -488                              | 5862                                | 3597                                  | -2595                                   | -280                                    | -3537                                 | -79                                   | 665  | 665  |
| 5. Cash in hand and balances with RBI   | 36722                                     | 11946                             | 10884                             | 8170                              | -8915                             | -951                              | 21181                               | -5160                                 | 2452                                    | 3446                                    | -2745                                 | 10993                                 | 21556  | 98451                                      |
| 6. Investments in Government securities | 63043                                     | 26432                             | 14311                             | 13055                             | 28042                             | 28175                             | 38913                               | 55239                                 | 61579                                   | 71142                                   | 112241                                | 131341                                | 48138<br>35945*                                | 702895<br>690702*                          |
| 7. Bank credit                          | 135600                                    | 11565                             | 40639                             | 44160                             | 26742                             | 41617                             | 51643                               | 67121                                 | 75476                                   | 78289                                   | 139493                                | 111570                                | 186224<br>153542*                              | 1027009<br>994327*                         |

(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.

\* Figures exclude the impact of conversion of a non-banking entity into entity from October 11, 2004.

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

Source : Reserve Bank of India.