

4.3 SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

| Items | Outstanding as on Mar. 31, 1992 | Variations during | | | | | | | | | | | | Outstanding Dec. 22 2006 (P) |
|-----------------------------------------|------------------------------------------|-----------------------------------|------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------------------------------|
| | | 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 Mar. 31 | 1999-2000 Mar.26 to Mar. 24 | 2000-2001 Mar. 24 to Mar. 23 | 2001-2002 Mar. 23 to Mar. 22 | 2002-03 Mar. 22 to Mar. 21 | 2003-04 Mar. 21 to Mar. 19 | 2004-05 Mar. 19 to Mar. 18 | 2005-06 Apr. 01 to Mar. 31 | 2006-07 Mar. 31 to Dec. 22 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1. Demand deposits | 51740 | 3942 | 13549 | 8119 | 20840 | 9943 | 15185 | 10496 | 17241 | 54733 | 23005 | 78623 | -6619 | 358021 |
| 2. Time deposits#@ | 190327 | 45292 | 61725 | 82830 | 106226 | 89376 | 134088 | 130246 | 160252 (130581) | 168830 | 172777 [169264] | 245291 | 246962 | 1991371 |
| 3. Aggregate deposits | 242067 | 49234 | 75274 | 90949 | 127066 | 99320 | 149273 | 140742 | 177493 (147822) | 223563 | 195782 [192269] | 323913 | 240343 | 2349392 |
| 4. Borrowings from RBI | 734 | 8224 | -14756 | -488 | 5862 | 3597 | -2595 | -280 | -3537 | -79 | 50 | 1393 | 2033 | 3521 |
| 5. Cash in hand and balances with RBI | 36722 | 8170 | -8915 | -951 | 21181 | -5160 | 2452 | 3446 | -2745 | 10993 | 19682 | 36974 | 670 | 140777 |
| 6. Investments in Government securities | 63043 | 13055 | 28042 | 28175 | 38913 | 55239 | 61579 | 71142 | 112241 | 131341 | 64224 [52031] | -19514 | 31280 | 732022 |
| 7. Bank credit | 135600 | 44160 | 26742 | 41617 | 51643 | 67121 | 75476 | 78289 | 139493 (94949) | 111570 | 259643 [226761] | 354868 | 226602 | 1733679 |

(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 crore 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.