

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

(Rs. crore)

Item	Outstanding as on Mar. 31, 1996	Variations during												Outstanding as on December 21, 2007 (P)
		1996-97 Mar.31 to Mar. 31	1997-98 Mar. 31 to Mar. 31 <sup>c</sup>	1998-99 Mar. 31 to Mar. 31 <sup>c</sup>	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 Mar. 31 (P)	2007-08 Mar. 31 to Dec-21 (P)	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Demand deposits	80845	13549	8119	20840	9943	15185	10496	17241	54733	23005	78623	64497	9818	438955
2. Time deposits <sup>a</sup>	351417	61725	82830	106226	89376	134088	130246	160252 (130581)	168830	172777 [169264]	245291	434763	323848	2503019
3. Aggregate deposits <sup>b</sup>	432262	75274	90949	127066	99320	149273	140742	177493 (147822)	223563	195782 [192269]	323913	499260	333666	2941975
4. Borrowings from RBI	15639	-14756	-488	5862	3597	-2595	-280	-3537	-79	50	1393	4757	-5403	842
5. Cash in hand and balances with RBI	71171	-8915	-951	21181	-5160	2452	3446	-2745	10993	19682	36974	56224	54355	250685
6. Investments in Government securities	130740	28042	28175	38913	55239	61579	71142	112241	131341	64224 [52031]	-19514	74238	145978	920958
7. Bank credit	255720	26742	41617	51643	67121	75476	78289	139493 (94949)	111570	259643 [226761]	354868	421836	192852	2121765

Source : Reserve Bank of India.

(P) : Provisional.

<sup>a</sup> 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.

<sup>b</sup> Data on time and aggregate deposits also reflect redemption of Resurgent India Bonds (RIBs) of Rs 22,693 crore since October 1, 2003.

- 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.