

4.3 : SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

(Rs. crore)

Item	Variations during													Outstanding as on 8-May 2009 (P)
	Outstanding as on Mar. 27, 1998	1998-99 Mar. 27 to Mar. 26	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. 30	2007-08 Mar. 30 to Mar. 28	2008-09 Mar. 28 to Mar. 27 (P)	Outstanding as on 8-May 2009 (P)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1 Demand deposits	102513	14910	9943	15185	10496	17241	54733	23005	78623	65091	94579	-1225	494790	
2 Time deposits ^a	495972	100630	89376	134088	130246	160252 [130581]	168830	172777 [169264]	245291	437794	490427	638395	3457474	
3 Aggregate deposits ^b	598485	115540	99320	149273	140742	177493 [147822]	223563	195782 [192269]	323913	502885	585006	637170	3952264	
4 Borrowings from RBI	395	2499	3597	-2595	-280	-3537	-79	50	1393	4757	-2245	7728	0	
5 Cash in hand and balances with RBI	61305	6605	-5160	2452	3446	-2745	10993	19682	36974	56254	78805	-16690	219315	
6 Investments in Government securities	186957	36260	55239	61579	71142	112241	131341	64224 [52031]	-19514	75316	182603	197124	1251310	
7 Bank credit	324079	44758	67121	75476	78289	139493 [94949]	111570	259643 [226761]	354868	424112	430724	413636	2752056	

Source : Reserve Bank of India.

(P) : Provisional.

^a Revised in line with the new accounting standards and are 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.

^b 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 parenthesis () 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. SCBs' time deposits include Rs.17945 crore under Resurgent India Bond(RIBs) since August 28, 1998 and Rs. 25662 crore under India Millennium Deposits (IMDs), since November 17, 2000.