

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

(Rs. crore)

Items	Variations during													Outstanding as on Dec. 31 1999 (P)
	Outstanding as on March 31, 1989	1989-90 Mar.31 to Mar.31	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 (P)	1998-99 Mar.27 to Jan. 1 (P)	1999-2000 March 26 to Dec. 31 (P)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Demand deposits	27921	6488	6113	11218	2168	14819	8176	3942	14683	11903	14910	-1520	-3093	114330
2. Time deposits*	119239	21793	23220	26076	36849	37325	45454	46277	61595	86819	100630	79191	77166	673768
3. Aggregate deposits	147160	28281	29333	37294	39017	52144	53630	50219	76279	98722	115540	77671	74073	788099
4. Borrowings from R.B.I	4220	-112	2238	-5612	4161	-4259	6779	-4440	-14756	-165	2499	4562	-341	2553
5. Cash in hand and balances with RBI	23613	6688	3521	2899	3450	11946	10885	8170	-8175	8110	6605	13962	-3316	64594
6. Investments in Government securities	36713	6511	7953	11866	13899	26432	14311	13055	27979	28067	36260	30978	46620	301215
7. Bank credit	89370	17295	16770	12164	23757	11566	40638	44158	26540	45678	44758	19945	41626	410464

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). 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.

Note: Due to change in bank accounting year from calendar 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