

4.3 : SCHEDULED COMMERCIAL BANKS: VARIATIONS IN SELECTED ITEMS

Item	Variations during														Outstand- ing as on 1-Jan. 2010 ^P										
	1999-2000		2000-2001		2001-2002		2002-03		2003-04		2004-05		2005-06			2006-07		2007-08		2008-09		2009-10			
	Mar. 26, 1999	Mar. 24	Mar. 24	Mar. 23	Mar. 22	Mar. 22	Mar. 22	Mar. 21	Mar. 21	Mar. 19	Mar. 18	Mar. 19	Mar. 19	Mar. 18		Mar. 31	Mar. 30	Mar. 30	Mar. 28	Mar. 27	Mar. 27	Mar. 27	Mar. 27	Mar. 27	Jan. 01 ^P
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
1. Demand deposits	117423	9943	15185	10496	17241	54733	23005	78623	65091	94579	-1225	42909	565994												
2. Time deposits ^{a b}	596602	89376	134088	130246	160252 (130581)	168830	172777 [169264]	245291	437794	490427	638395	387521	3698546												
3. Aggregate deposits ^b	714025	99320	149273	140742	177493 (147822)	223563	195782 [192269]	323913	502885	585006	637170	430430	4264540												
4. Borrowings from RBI	2894	3597	-2595	-280	-3537	-79	50	1393	4757	-2245	7728	-11538	190												
5. Cash in hand & balances with RBI	67910	-5160	2452	3446	-2745	10993	19682	36974	56254	78805	-16690	-29166	229309												
6. Investments in Govt. securities	223217	55239	61579	71142	112241	131341	64224 [52031]	-19514	75316	182603	197124	242765	1398551												
7. Bank credit	368837	67121	75476	78289	139493 (94949)	111570	259643 [226761]	354868	424112	430724	413636	245258	3020808												

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 () 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.