

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2018-19	2019		2020	
		Jan. 18	Dec. 20	Jan. 17	Jan. 31
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	12410053	11831239	12830205	12953030	13146270
1.1.1 Demand Deposits	1511287	1216819	1354601	1333983	1436076
1.1.2 Time Deposits of Residents	10898766	10614420	11475605	11619047	11710195
1.1.2.1 Short-term Time Deposits	4904445	4776489	5164022	5228571	5269588
1.1.2.1.1 Certificates of Deposits (CDs)	284993	206310	156633	177185	176959
1.1.2.2 Long-term Time Deposits	5994321	5837931	6311583	6390476	6440607
1.2 Call/Term Funding from Financial Institutions	378254	361607	319001	310762	311303
2 Sources					
2.1 Domestic Credit	14032206	13562254	14540311	14598493	14707970
2.1.1 Credit to the Government	3379001	3361983	3712006	3703340	3730741
2.1.2 Credit to the Commercial Sector	10653205	10200271	10828305	10895153	10977229
2.1.2.1 Bank Credit	9771722	9332555	9945118	10003643	10105180
2.1.2.1.1 Non-food Credit	9730112	9261606	9859975	9921541	10026280
2.1.2.2 Net Credit to Primary Dealers	8542	11743	8862	10674	10967
2.1.2.3 Investments in Other Approved Securities	2055	1448	11330	10354	4965
2.1.2.4 Other Investments (in non-SLR Securities)	870886	854526	862996	870482	856117
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	-46861	-129863	-14986	-35541	-43812
2.2.1 Foreign Currency Assets	262383	159027	278216	248971	242206
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	163719	154735	174575	173565	177731
2.2.3 Overseas Foreign Currency Borrowings	145526	134154	118628	110947	108287
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	538104	530155	846390	935872	977850
2.3.1 Balances with the RBI	565707	501646	562488	547082	550704
2.3.2 Cash in Hand	74877	68628	81105	78836	81846
2.3.3 Loans and Advances from the RBI	102480	40119	-202797	-309954	-345300
2.4 Capital Account	1352307	1298612	1448878	1470825	1462206
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	382835	471089	773631	764207	722229
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	398120	355680	441282	404883	435464
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	-47846	-50275	47417	50776	54049