

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2020-21	2020	2021		
			Oct. 23	Sep. 24	Oct. 8
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	14960961	14126937	15455336	15609647	15567552
1.1.1 Demand Deposits	1861193	1505254	1823739	1784686	1827341
1.1.2 Time Deposits of Residents	13099768	12621683	13631597	13824961	13740211
1.1.2.1 Short-term Time Deposits	5894896	5679757	6134219	6221233	6183095
1.1.2.1.1 Certificates of Deposits (CDs)	78702	180512	59966	59564	57773
1.1.2.2 Long-term Time Deposits	7204873	6941925	7497378	7603729	7557116
1.2 Call/Term Funding from Financial Institutions	244025	255339	245898	253401	257033
2 Sources					
2.1 Domestic Credit	16378019	15708663	16570318	16661873	16650633
2.1.1 Credit to the Government	4461632	4438623	4662056	4690646	4637469
2.1.2 Credit to the Commercial Sector	11916387	11270040	11908262	11971228	12013164
2.1.2.1 Bank Credit	10949509	10338868	10956817	11014967	11044619
2.1.2.1.1 Non-food Credit	10888255	10272209	10894475	10952559	10980922
2.1.2.2 Net Credit to Primary Dealers	23633	11896	9212	7931	7491
2.1.2.3 Investments in Other Approved Securities	894	1610	1262	1083	1189
2.1.2.4 Other Investments (in non-SLR Securities)	942351	917666	940972	947247	959866
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	101655	246455	233047	228026
2.2.1 Foreign Currency Assets	454866	330844	453232	446365	442218
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	164575	143611	146219	145469
2.2.3 Overseas Foreign Currency Borrowings	63512	64614	63166	67099	68722
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	951675	1466234	1482978	1397969
2.3.1 Balances with the RBI	542693	437010	638826	637545	638589
2.3.2 Cash in Hand	90748	84932	98703	99434	107401
2.3.3 Loans and Advances from the RBI	-376761	-429733	-728706	-745999	-651979
2.4 Capital Account	1578041	1586490	1711980	1724330	1733101
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	793227	869793	790520	718942
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	499287	520219	508679	501782
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	68612	36145	25762	25116