

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2021-22	2021	2022		
		Apr. 23	Mar. 25	Apr. 8	Apr. 22
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	16331876	14980407	16331876	16606412	16490982
1.1.1 Demand Deposits	2072747	1727332	2072747	2027259	1994770
1.1.2 Time Deposits of Residents	14259129	13253075	14259129	14579153	14496212
1.1.2.1 Short-term Time Deposits	6416608	5963884	6416608	6560619	6523296
1.1.2.1.1 Certificates of Deposits (CDs)	176718	86436	176718	196285	206988
1.1.2.2 Long-term Time Deposits	7842521	7289191	7842521	8018534	7972917
1.2 Call/Term Funding from Financial Institutions	274594	236470	274594	279704	279813
2 Sources					
2.1 Domestic Credit	17575016	16296726	17575016	17672370	17694881
2.1.1 Credit to the Government	4728179	4477633	4728179	4755788	4770863
2.1.2 Credit to the Commercial Sector	12846837	11819094	12846837	12916582	12924018
2.1.2.1 Bank Credit	11891314	10860485	11891314	11965873	11956344
2.1.2.1.1 Non-food Credit	11836304	10802150	11836304	11926038	11913792
2.1.2.2 Net Credit to Primary Dealers	11522	10125	11522	11035	16153
2.1.2.3 Investments in Other Approved Securities	769	1180	769	838	902
2.1.2.4 Other Investments (in non-SLR Securities)	943233	947304	943233	938836	950619
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262713	329158	262713	348567	312246
2.2.1 Foreign Currency Assets	465464	534987	465464	555789	518674
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133437	153900	133437	134863	132509
2.2.3 Overseas Foreign Currency Borrowings	69314	51930	69314	72359	73919
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1124923	1268887	1574659	1339631
2.3.1 Balances with the RBI	683437	552893	683437	673528	684949
2.3.2 Cash in Hand	85926	93128	85926	196589	103524
2.3.3 Loans and Advances from the RBI	-499524	-478902	-499524	-704542	-551158
2.4 Capital Account	1743033	1605948	1743033	1755327	1800411
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	757113	927982	757113	954154	775552
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571534	505285	571534	547409	536209
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	64614	26533	25689	33786