

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		
		Mar. 26	Feb. 25	Mar. 11	Mar. 25
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	16331876	14960961	16083340	16141913	16331876
1.1.1 Demand Deposits	2072747	1861193	1963976	1904694	2072747
1.1.2 Time Deposits of Residents	14259129	13099768	14119364	14237219	14259129
1.1.2.1 Short-term Time Deposits	6416608	5894896	6353714	6406748	6416608
1.1.2.1.1 Certificates of Deposits (CDs)	176718	78702	128295	151931	176718
1.1.2.2 Long-term Time Deposits	7842521	7204873	7765650	7830470	7842521
1.2 Call/Term Funding from Financial Institutions	274594	244025	276739	285522	274594
2 Sources					
2.1 Domestic Credit	17575016	16378019	17266721	17413901	17575016
2.1.1 Credit to the Government	4728179	4461632	4669023	4750085	4728179
2.1.2 Credit to the Commercial Sector	12846837	11916387	12597698	12663815	12846837
2.1.2.1 Bank Credit	11891314	10949509	11643717	11712341	11891314
2.1.2.1.1 Non-food Credit	11836304	10888255	11575493	11651434	11836304
2.1.2.2 Net Credit to Primary Dealers	11522	23633	9095	11070	11522
2.1.2.3 Investments in Other Approved Securities	769	894	1209	1116	769
2.1.2.4 Other Investments (in non-SLR Securities)	943233	942351	943677	939289	943233
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262713	238802	180908	190350	262713
2.2.1 Foreign Currency Assets	465464	454866	384970	393190	465464
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133437	152552	134189	134772	133437
2.2.3 Overseas Foreign Currency Borrowings	69314	63512	69873	68068	69314
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1010202	1461464	1411947	1268887
2.3.1 Balances with the RBI	683437	542693	664473	669083	683437
2.3.2 Cash in Hand	85926	90748	88258	85184	85926
2.3.3 Loans and Advances from the RBI	-499524	-376761	-708733	-657680	-499524
2.4 Capital Account	1743033	1578041	1739748	1741920	1743033
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	757113	843995	809267	846843	757113
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571534	593095	568393	578592	571534
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	80681	28229	32994	26533