

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		
		Jun. 19	May 21	Jun. 4	Jun. 18
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	14960977	13691815	15017382	15163555	15146093
1.1.1 Demand Deposits	1861209	1452440	1695059	1730276	1751739
1.1.2 Time Deposits of Residents	13099768	12239375	13322323	13433279	13394354
1.1.2.1 Short-term Time Deposits	5894896	5507719	5995045	6044976	6027459
1.1.2.1.1 Certificates of Deposits (CDs)	78702	123414	91409	79058	68603
1.1.2.2 Long-term Time Deposits	7204873	6731656	7327278	7388304	7366895
1.2 Call/Term Funding from Financial Institutions	244025	286869	244696	242475	249080
2 Sources					
2.1 Domestic Credit	16368358	15383601	16323001	16434933	16385814
2.1.1 Credit to the Government	4461632	4141325	4534285	4626857	4580580
2.1.2 Credit to the Commercial Sector	11906727	11242276	11788715	11808076	11805233
2.1.2.1 Bank Credit	10949512	10247763	10831221	10843425	10841755
2.1.2.1.1 Non-food Credit	10888258	10158474	10740559	10753449	10754843
2.1.2.2 Net Credit to Primary Dealers	13970	12643	16039	13291	16166
2.1.2.3 Investments in Other Approved Securities	894	1072	1250	1416	1402
2.1.2.4 Other Investments (in non-SLR Securities)	942351	980798	940205	949944	945909
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	21656	322233	233847	257140
2.2.1 Foreign Currency Assets	454866	289675	531282	442798	470587
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	175313	149780	149597	152451
2.2.3 Overseas Foreign Currency Borrowings	63512	92706	59269	59354	60996
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	823903	1052544	1220586	1173216
2.3.1 Balances with the RBI	542693	451363	603344	665049	669032
2.3.2 Cash in Hand	90748	83141	91692	88237	91330
2.3.3 Loans and Advances from the RBI	-376761	-289399	-357508	-467300	-412854
2.4 Capital Account	1578041	1537598	1654104	1682653	1698248
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	834319	712879	781596	800683	722749
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593102	426797	511502	530556	514490
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	70853	75819	56308	58321	66063