

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2024-25	2024	2025		
		May 31	May 2	May 16	May 30
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	22228885 (22288331)	20759181 (20854359)	22692716 (22750049)	22540682 (22596898)	22826770 (22881810)
1.1.1 Demand Deposits	2698049	2506493	2918313	2841916	2988921
1.1.2 Time Deposits of Residents	19530836 (19590283)	18252688 (18347866)	19774404 (19831736)	19698766 (19754982)	19837850 (19892889)
1.1.2.1 Short-term Time Deposits	8788876	8213709	8898482	8864445	8927032
1.1.2.1.1 Certificates of Deposits (CDs)	527375	364274	513793	504085	516544
1.1.2.2 Long-term Time Deposits	10741960	10038978	10875922	10834322	10910817
1.2 Call/Term Funding from Financial Institutions	915248	738925	868679	893728	895727
2 Sources					
2.1 Domestic Credit	25687563 (26156690)	23482493 (24078453)	25815029 (26272101)	25724820 (26178110)	25817693 (26263254)
2.1.1 Credit to the Government	6649537 (6697298)	6097590 (6182473)	6666426 (6713010)	6637365 (6683948)	6659581 (6706169)
2.1.2 Credit to the Commercial Sector	19038025 (19459392)	17384902 (17895981)	19148603 (19559092)	19087455 (19494162)	19158112 (19557085)
2.1.2.1 Bank Credit	17822605 (18243972)	16271803 (16782882)	17874468 (18284957)	17821005 (18227712)	17888404 (18287377)
2.1.2.1.1 Non-food Credit	17786074 (18207441)	16231544 (16742623)	17812022 (18222511)	17752927 (18159634)	17817823 (18216796)
2.1.2.2 Net Credit to Primary Dealers	15458	19488	26361	16141	18396
2.1.2.3 Investments in Other Approved Securities	630	1029	614	528	548
2.1.2.4 Other Investments (in non-SLR Securities)	1199332	1092582	1247161	1249781	1250763
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	54514	-131107	85785	38590	67787
2.2.1 Foreign Currency Assets	529621	259269	543751	505533	530021
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	292270	232847	284196	290689	290733
2.2.3 Overseas Foreign Currency Borrowings	182837	157529	173771	176253	171501
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	1165137	1055398	1195539	1280929	1265837
2.3.1 Balances with the RBI	926001	951109	933070	928136	956086
2.3.2 Cash in Hand	81874	90895	85894	85968	87179
2.3.3 Loans and Advances from the RBI	-157261	-13394	-176575	-266825	-222572
2.4 Capital Account	2581908	2476644	2749439	2824155	2840880
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	1181172	432034	785520	785775	587940
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	878795	809832	858562	823277	863072
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	118268	180513	141173	129532	115343

Figures in parentheses include the impact of merger of a non-bank with a bank.