No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2023-24	2023	2024		
		Oct. 20	Sep. 20	Oct. 4	Oct. 18
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	20145188	19196756	21163509	21571259	21461667
	(20253430)	(19330951)	(21238985)	(21645328)	(21534239)
1.1.1 Demand Deposits	2443853	2248738	2498373	2591898	2544608
1.1.2 Time Deposits of Residents	17701334	16948018	18665136	18979362	18917060
	(17809577)	(17082213)	(18740611)	(19053430)	(18989631)
1.1.2.1 Short-term Time Deposits	7965600	7626608	8399311	8540713	8512677
1.1.2.1.1 Certificates of Deposits (CDs)	369399	306354	467853	593488	1138455
1.1.2.2 Long-term Time Deposits	9735734	9321410	10265825	10438649	10404383
1.2 Call/Term Funding from Financial Institutions	777942	823882	879626	855738	865397
2 Sources					
2.1 Domestic Credit	23019606	21908853	24156294	24378899	24374654
	(23641847)	(22606540)	(24696244)	(24910150)	(24901888)
2.1.1 Credit to the Government	6014054	5941476	6338211	6392075	6427051
	(6105610)	(6052733)	(6401753)	(6455630)	(6488641)
2.1.2 Credit to the Commercial Sector	17005551	15967377	17818082	17986824	17947603
	(17536238)	(16553808)	(18294491)	(18454519)	(18413248)
2.1.2.1 Bank Credit	15901477	14871457	16648643	16830083	16772030
	(16432164)	(15457887)	(17125052)	(17297778)	(17237674)
2.1.2.1.1 Non-food Credit	15878397	14851616	16628718	16812281	16753376
	(16409083)	(15438046)	(17105126)	(17279977)	(17219020)
2.1.2.2 Net Credit to Primary Dealers	22904	14953	15588	12500	12311
2.1.2.3 Investments in Other Approved Securities	949	696	649	680	741
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1080272	1153202	1143561	1162522
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	9214	-82683	-161946	-135266
2.2.1 Foreign Currency Assets	241661	307346	358411	296215	312870
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	184860	266682	274798	274093
2.2.3 Overseas Foreign Currency Borrowings	149868	113272	174411	183363	174043
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	893350	921868	1077119	1201275	1364526
2.3.1 Balances with the RBI	931483	917856	956255	1020447	985504
2.3.2 Cash in Hand	89433	90803	86246	96180	91269
2.3.3 Loans and Advances from the RBI	127566	86791	-34618	-84648	-287753
2.4 Capital Account	2299592	2249532	2538975	2544198	2557377
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	560230	569765	568620	447033	719472
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	786851	856786	784675	776573
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	197781	171368	131836	130446	120447

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