

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2019-20	2020	2021		
		Feb. 28	Jan. 29	Feb. 12	Feb. 26
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	13381983	13148177	14632387	14617115	14768613
1.1.1 Demand Deposits	1617003	1459926	1691542	1630999	1703094
1.1.2 Time Deposits of Residents	11764979	11688252	12940845	12986116	13065519
1.1.2.1 Short-term Time Deposits	5294241	5259713	5823380	5843752	5879484
1.1.2.1.1 Certificates of Deposits (CDs)	169419	181028	63159	60439	55560
1.1.2.2 Long-term Time Deposits	6470739	6428538	7117465	7142364	7186035
1.2 Call/Term Funding from Financial Institutions	309439	308370	243063	243484	244737
2 Sources					
2.1 Domestic Credit	14967529	14751128	16055128	16102345	16166115
2.1.1 Credit to the Government	3738696	3769060	4432987	4468178	4460126
2.1.2 Credit to the Commercial Sector	11228833	10982069	11622141	11634167	11705989
2.1.2.1 Bank Credit	10370861	10104866	10704637	10703541	10774742
2.1.2.1.1 Non-food Credit	10319097	10039270	10617527	10628254	10699536
2.1.2.2 Net Credit to Primary Dealers	11997	10242	10040	19328	18752
2.1.2.3 Investments in Other Approved Securities	8653	9227	1646	1400	1197
2.1.2.4 Other Investments (in non-SLR Securities)	837321	857733	905819	909899	911298
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	21900	-34971	206988	211680	6153103
2.2.1 Foreign Currency Assets	315641	250745	428781	431336	6371155
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	185510	178091	165378	164231	164967
2.2.3 Overseas Foreign Currency Borrowings	108231	107625	56415	55426	53085
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	899410	937016	1140062	1165747	1151726
2.3.1 Balances with the RBI	536186	550033	476349	464804	462156
2.3.2 Cash in Hand	87260	82361	89471	85483	91537
2.3.3 Loans and Advances from the RBI	-275964	-304622	-574242	-615460	-598033
2.4 Capital Account	1481202	1473980	1565630	1571724	1570946
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	1716216	722646	961097	1047449	6886648
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	495445	476843	558300	563684	571210
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	66273	66744	73170	77421	77310