

## No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2020-21	2021	2022		
		Feb. 26	Jan. 28	Feb. 11	Feb. 25
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	14960961	14768615	15892908	15991634	16083340
1.1.1 Demand Deposits	1861193	1703095	1912237	1894175	1963976
1.1.2 Time Deposits of Residents	13099768	13065520	13980671	14097459	14119364
1.1.2.1 Short-term Time Deposits	5894896	5879484	6291302	6343857	6353714
1.1.2.1.1 Certificates of Deposits (CDs)	78702	55560	100092	113357	128295
1.1.2.2 Long-term Time Deposits	7204873	7186036	7689369	7753602	7765650
1.2 Call/Term Funding from Financial Institutions	244025	244737	271587	267082	276739
<b>2 Sources</b>					
2.1 Domestic Credit	16378019	16162721	17015040	17169898	17266721
2.1.1 Credit to the Government	4461632	4460126	4579446	4669687	4669023
2.1.2 Credit to the Commercial Sector	11916387	11702595	12435594	12500211	12597698
2.1.2.1 Bank Credit	10949509	10774742	11468977	11544960	11643717
2.1.2.1.1 Non-food Credit	10888255	10699536	11386587	11466980	11575493
2.1.2.2 Net Credit to Primary Dealers	23633	15357	9861	9250	9095
2.1.2.3 Investments in Other Approved Securities	894	1197	1231	1224	1209
2.1.2.4 Other Investments (in non-SLR Securities)	942351	911298	955525	944777	943677
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	219488	228539	180799	180908
2.2.1 Foreign Currency Assets	454866	437539	443146	385658	384970
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	164966	139618	136499	134189
2.2.3 Overseas Foreign Currency Borrowings	63512	53085	74988	68360	69873
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	1151725	1296725	1383996	1461464
2.3.1 Balances with the RBI	542693	462156	681336	645967	664473
2.3.2 Cash in Hand	90748	91537	89774	86839	88258
2.3.3 Loans and Advances from the RBI	-376761	-598033	-525614	-651190	-708733
2.4 Capital Account	1578041	1570946	1737188	1737300	1739748
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	949637	638621	738676	809267
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	571216	530821	553348	568393
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	73916	35577	30014	28229