

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2019-20	2019	2020		
		Aug. 30	Jul. 31	Aug. 14	Aug. 28
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	13381983	12603282	13988520	13910760	14008954
1.1.1 Demand Deposits	1617003	1365634	1528034	1463567	1541081
1.1.2 Time Deposits of Residents	11764979	11237647	12460486	12447193	12467873
1.1.2.1 Short-term Time Deposits	5294241	5056941	5607219	5601237	5610543
1.1.2.1.1 Certificates of Deposits (CDs)	169419	174259	106526	97486	88084
1.1.2.2 Long-term Time Deposits	6470739	6180706	6853267	6845956	6857330
1.2 Call/Term Funding from Financial Institutions	309439	344185	273977	266458	272668
2 Sources					
2.1 Domestic Credit	14913131	14129568	15541150	15487711	15520259
2.1.1 Credit to the Government	3684917	3578218	4291521	4313713	4359336
2.1.2 Credit to the Commercial Sector	11228214	10551350	11249629	11173997	11160923
2.1.2.1 Bank Credit	10370861	9680153	10282057	10219502	10216227
2.1.2.1.1 Non-food Credit	10319097	9617761	10202769	10146420	10150286
2.1.2.2 Net Credit to Primary Dealers	11378	9297	9126	9744	11559
2.1.2.3 Investments in Other Approved Securities	8653	2857	1888	1453	1886
2.1.2.4 Other Investments (in non-SLR Securities)	837321	859043	956558	943299	931250
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	21900	-32739	104003	63487	110076
2.2.1 Foreign Currency Assets	315641	277568	355425	308951	364293
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	185510	176916	172750	169750	167864
2.2.3 Overseas Foreign Currency Borrowings	108231	133392	78672	75714	86353
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	899410	752195	893214	846115	922291
2.3.1 Balances with the RBI	536186	538143	435414	436470	439411
2.3.2 Cash in Hand	87260	83894	86229	87901	87251
2.3.3 Loans and Advances from the RBI	-275964	-130158	-371571	-321744	-395629
2.4 Capital Account	1481202	1402720	1554316	1560370	1549623
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	661818	498837	721555	659725	721381
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	495445	398201	444800	457336	481042
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	65654	-54206	73877	73015	73801