

TABLE 173 : COMMERCIAL BANK SURVEY

| Item              |                                                                               | (Rupees crore)           |                  |                 |                  |                  |                  |                  |
|-------------------|-------------------------------------------------------------------------------|--------------------------|------------------|-----------------|------------------|------------------|------------------|------------------|
|                   |                                                                               | Amount outstanding as on |                  |                 |                  |                  |                  |                  |
|                   |                                                                               | Mar. 26,<br>1999         | Apr. 23,<br>1999 | May 21,<br>1999 | Jun. 18,<br>1999 | Jul. 30,<br>1999 | Aug. 27,<br>1999 | Sep. 24,<br>1999 |
| 1                 |                                                                               | 2                        | 3                | 4               | 5                | 6                | 7                | 8                |
| <b>Components</b> |                                                                               |                          |                  |                 |                  |                  |                  |                  |
| <b>C.I</b>        | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>662859</b>            | <b>666163</b>    | <b>668841</b>   | <b>671182</b>    | <b>691613</b>    | <b>700079</b>    | <b>713112</b>    |
| C.I.1             | Demand deposits                                                               | 117423                   | 109836           | 107676          | 105563           | 109292           | 108472           | 112978           |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 545436                   | 556327           | 561165          | 565619           | 582321           | 591608           | 600134           |
| C.I.2.1           | Short-term time deposits                                                      | 245446                   | 250347           | 252524          | 254529           | 262044           | 266224           | 270060           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 5255                     | 3006             | 2787            | 2433             | 2210             | 2067             | 2093             |
| C.I.2.2           | Long-term time deposits                                                       | 299990                   | 305980           | 308641          | 311090           | 320277           | 325384           | 330073           |
| <b>C.II</b>       | <b>Call/Term funding from financial institutions</b>                          | <b>1140</b>              | <b>2017</b>      | <b>2819</b>     | <b>1400</b>      | <b>2009</b>      | <b>1589</b>      | <b>1957</b>      |
| <b>Sources</b>    |                                                                               |                          |                  |                 |                  |                  |                  |                  |
| <b>S.I</b>        | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>695189</b>            | <b>704520</b>    | <b>715453</b>   | <b>718504</b>    | <b>736668</b>    | <b>749816</b>    | <b>759143</b>    |
| S.I.1             | Credit to the Government                                                      | 223217                   | 232853           | 238241          | 242451           | 250161           | 256580           | 258983           |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 471972                   | 471667           | 477212          | 476053           | 486507           | 493235           | 500159           |
| S.I.2.1           | Bank credit                                                                   | 368837                   | 367733           | 367186          | 363595           | 372052           | 374766           | 380658           |
| S.I.2.1.1         | Non-food credit                                                               | 352021                   | 348798           | 345389          | 341373           | 349560           | 353078           | 360125           |
| S.I.2.2           | Net credit to primary dealers                                                 | 754                      | 304              | 476             | 949              | 544              | 3595             | 3814             |
| S.I.2.3           | Investments in other approved securities                                      | 31377                    | 31519            | 31555           | 31386            | 31146            | 30998            | 31050            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 71004                    | 72111            | 77995           | 80123            | 82765            | 83876            | 84638            |
| <b>S.II</b>       | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-13143</b>            | <b>-16669</b>    | <b>-14328</b>   | <b>-16361</b>    | <b>-14799</b>    | <b>-13850</b>    | <b>-12767</b>    |
| S.II.1            | Foreign currency assets                                                       | 39514                    | 36413            | 38403           | 36487            | 38636            | 39647            | 41457            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 51167                    | 51532            | 51253           | 51359            | 51734            | 51944            | 52593            |
| S.II.3            | Overseas foreign currency borrowings                                          | 1490                     | 1550             | 1478            | 1489             | 1701             | 1553             | 1631             |
| <b>S.III</b>      | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>65016</b>             | <b>68577</b>     | <b>64747</b>    | <b>61052</b>     | <b>67752</b>     | <b>65988</b>     | <b>65746</b>     |
| S.III.1           | Balances with the RBI                                                         | 63548                    | 69678            | 65248           | 60653            | 66074            | 64482            | 65365            |
| S.III.2           | Cash in hand                                                                  | 4362                     | 4120             | 4459            | 4262             | 4438             | 4277             | 4586             |
| S.III.3           | Loans and advances from the RBI                                               | 2894                     | 5221             | 4960            | 3863             | 2761             | 2771             | 4204             |
| <b>S.IV</b>       | <b>Capital account</b>                                                        | <b>53892</b>             | <b>53681</b>     | <b>52679</b>    | <b>53970</b>     | <b>54499</b>     | <b>55090</b>     | <b>55303</b>     |
| <b>S.V</b>        | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>29171</b>             | <b>34567</b>     | <b>41533</b>    | <b>36643</b>     | <b>41500</b>     | <b>45196</b>     | <b>41750</b>     |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 50404                    | 49730            | 57340           | 59506            | 57980            | 59062            | 59846            |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 11171                    | 11924            | 12053           | 10497            | 8739             | 11785            | 13258            |

| Item              |                                                                               | Amount outstanding as on |                  |                  |                  |                  |                  |                  |
|-------------------|-------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                   |                                                                               | Oct. 22,<br>1999         | Nov. 19,<br>1999 | Dec. 31,<br>1999 | Jan. 28,<br>2000 | Feb. 25,<br>2000 | Mar. 24,<br>2000 | Apr. 21,<br>2000 |
| 1                 |                                                                               | 9                        | 10               | 11               | 12               | 13               | 14               | 15               |
| <b>Components</b> |                                                                               |                          |                  |                  |                  |                  |                  |                  |
| <b>C.I</b>        | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>719389</b>            | <b>718740</b>    | <b>738520</b>    | <b>739471</b>    | <b>754373</b>    | <b>759712</b>    | <b>779731</b>    |
| C.I.1             | Demand deposits                                                               | 113115                   | 109211           | 117107           | 119391           | 124579           | 127366           | 127218           |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 606274                   | 609529           | 621413           | 620079           | 629795           | 632345           | 652513           |
| C.I.2.1           | Short-term time deposits                                                      | 272823                   | 274288           | 279636           | 279036           | 283408           | 284555           | 293631           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1748                     | 1529             | 1486             | 1434             | 1325             | 1283             | 1886             |
| C.I.2.2           | Long-term time deposits                                                       | 333451                   | 335241           | 341777           | 341044           | 346387           | 347790           | 358882           |
| <b>C.II</b>       | <b>Call/Term funding from financial institutions</b>                          | <b>2130</b>              | <b>2097</b>      | <b>2592</b>      | <b>2435</b>      | <b>2509</b>      | <b>2734</b>      | <b>2392</b>      |
| <b>Sources</b>    |                                                                               |                          |                  |                  |                  |                  |                  |                  |
| <b>S.I</b>        | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>766038</b>            | <b>779989</b>    | <b>805654</b>    | <b>810245</b>    | <b>822928</b>    | <b>840351</b>    | <b>855245</b>    |
| S.I.1             | Credit to the Government                                                      | 260429                   | 264498           | 270388           | 271582           | 275491           | 278456           | 286854           |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 505609                   | 515492           | 535267           | 538663           | 547437           | 561896           | 568391           |
| S.I.2.1           | Bank credit                                                                   | 392452                   | 394553           | 415177           | 415288           | 424584           | 435958           | 444140           |
| S.I.2.1.1         | Non-food credit                                                               | 371048                   | 371143           | 389579           | 389232           | 398657           | 410267           | 418650           |
| S.I.2.2           | Net credit to primary dealers                                                 | 116                      | 2280             | 61               | 2011             | -12              | 2129             | -1882            |
| S.I.2.3           | Investments in other approved securities                                      | 31188                    | 31264            | 30829            | 30716            | 30652            | 30488            | 30417            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 81853                    | 87395            | 89199            | 90648            | 92212            | 93320            | 95716            |
| <b>S.II</b>       | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-11110</b>            | <b>-15152</b>    | <b>-17048</b>    | <b>-21214</b>    | <b>-23559</b>    | <b>-23484</b>    | <b>-25634</b>    |
| S.II.1            | Foreign currency assets                                                       | 43414                    | 39595            | 37771            | 33533            | 31733            | 31996            | 30124            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 52635                    | 52871            | 52985            | 53276            | 53515            | 53633            | 53983            |
| S.II.3            | Overseas foreign currency borrowings                                          | 1889                     | 1876             | 1834             | 1471             | 1777             | 1847             | 1775             |
| <b>S.III</b>      | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>68547</b>             | <b>61760</b>     | <b>62766</b>     | <b>59807</b>     | <b>60397</b>     | <b>56259</b>     | <b>65817</b>     |
| S.III.1           | Balances with the RBI                                                         | 71123                    | 60869            | 59441            | 59226            | 63097            | 57419            | 65548            |
| S.III.2           | Cash in hand                                                                  | 4766                     | 4686             | 5879             | 5029             | 4752             | 5330             | 5337             |
| S.III.3           | Loans and advances from the RBI                                               | 7342                     | 3795             | 2553             | 4448             | 7451             | 6491             | 5068             |
| <b>S.IV</b>       | <b>Capital account</b>                                                        | <b>55859</b>             | <b>55935</b>     | <b>56112</b>     | <b>56295</b>     | <b>56266</b>     | <b>56635</b>     | <b>57638</b>     |
| <b>S.V</b>        | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>46097</b>             | <b>49826</b>     | <b>54148</b>     | <b>50638</b>     | <b>46618</b>     | <b>54046</b>     | <b>55666</b>     |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 63210                    | 64978            | 72130            | 71540            | 72853            | 76602            | 73117            |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 12443                    | 13295            | 11184            | 12222            | 10606            | 12519            | 12324            |

(Continued)

TABLE 173 : COMMERCIAL BANK SURVEY (Contd.)

| Item              | (Rupees crore)                                                                |                  |                  |                  |                  |                  |                  |
|-------------------|-------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                   | Amount outstanding as on                                                      |                  |                  |                  |                  |                  |                  |
|                   | May 19,<br>2000                                                               | Jun. 30,<br>2000 | Jul. 28,<br>2000 | Aug. 25,<br>2000 | Sep. 22,<br>2000 | Oct. 20,<br>2000 | Nov. 17,<br>2000 |
| 1                 | 16                                                                            | 17               | 18               | 19               | 20               | 21               | 22               |
| <b>Components</b> |                                                                               |                  |                  |                  |                  |                  |                  |
| <b>C.I</b>        | <b>Aggregate deposits of residents</b>                                        | <b>782348</b>    | <b>798693</b>    | <b>799099</b>    | <b>806559</b>    | <b>818503</b>    | <b>831935</b>    |
|                   | (C.I.1+C.I.2)                                                                 |                  |                  |                  |                  |                  |                  |
| C.I.1             | Demand deposits                                                               | 125289           | 130239           | 124047           | 122876           | 126431           | 127596           |
| C.I.2             | Time deposits of residents                                                    | 657059           | 668454           | 675052           | 683683           | 692072           | 714180           |
|                   | (C.I.2.1+C.I.2.2)                                                             |                  |                  |                  |                  |                  |                  |
| C.I.2.1           | Short-term time deposits                                                      | 295677           | 300804           | 303773           | 307657           | 311432           | 321381           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1559             | 1218             | 1550             | 1275             | 2003             | 1709             |
| C.I.2.2           | Long-term time deposits                                                       | 361383           | 367650           | 371278           | 376026           | 380639           | 392799           |
| <b>C.II</b>       | <b>Call/Term funding from financial institutions</b>                          | <b>2488</b>      | <b>2455</b>      | <b>2334</b>      | <b>2694</b>      | <b>2302</b>      | <b>3008</b>      |
| <b>Sources</b>    |                                                                               |                  |                  |                  |                  |                  |                  |
| <b>S.I</b>        | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>866174</b>    | <b>881893</b>    | <b>886125</b>    | <b>890320</b>    | <b>894993</b>    | <b>906224</b>    |
| S.I.1             | Credit to the Government                                                      | 296451           | 297295           | 301158           | 301900           | 303286           | 303958           |
| S.I.2             | Credit to the commercial sector                                               | 569723           | 584598           | 584967           | 588420           | 591707           | 602266           |
|                   | (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)                                             |                  |                  |                  |                  |                  |                  |
| S.I.2.1           | Bank credit                                                                   | 442503           | 459934           | 457557           | 462266           | 467451           | 480697           |
| S.I.2.1.1         | Non-food credit                                                               | 412210           | 426752           | 424749           | 429630           | 435362           | 444281           |
| S.I.2.2           | Net credit to primary dealers                                                 | -975             | -3707            | -856             | -1073            | -1868            | -3448            |
| S.I.2.3           | Investments in other approved securities                                      | 30660            | 30579            | 30370            | 30582            | 30730            | 30445            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 97535            | 97792            | 97896            | 96645            | 95393            | 97143            |
| <b>S.II</b>       | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-26271</b>    | <b>-22882</b>    | <b>-24137</b>    | <b>-19860</b>    | <b>-18897</b>    | <b>-15667</b>    |
| S.II.1            | Foreign currency assets                                                       | 29782            | 34492            | 34129            | 38434            | 40181            | 43839            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 54157            | 55213            | 56679            | 56697            | 57439            | 58569            |
| S.II.3            | Overseas foreign currency borrowings                                          | 1896             | 2161             | 1587             | 1597             | 1639             | 937              |
| <b>S.III</b>      | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>59876</b>     | <b>57892</b>     | <b>59324</b>     | <b>61775</b>     | <b>63389</b>     | <b>71631</b>     |
| S.III.1           | Balances with the RBI                                                         | 64743            | 60854            | 59743            | 62568            | 63169            | 72030            |
| S.III.2           | Cash in hand                                                                  | 5474             | 5750             | 5427             | 5458             | 5512             | 5826             |
| S.III.3           | Loans and advances from the RBI                                               | 10341            | 8713             | 5847             | 6251             | 5292             | 6225             |
| <b>S.IV</b>       | <b>Capital account</b>                                                        | <b>58158</b>     | <b>60932</b>     | <b>59985</b>     | <b>62672</b>     | <b>62882</b>     | <b>62771</b>     |
| <b>S.V.</b>       | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>56785</b>     | <b>54823</b>     | <b>59894</b>     | <b>60310</b>     | <b>55798</b>     | <b>65210</b>     |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 73717            | 74790            | 73105            | 76381            | 76813            | 78011            |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 12356            | 13376            | 13970            | 14689            | 15128            | 13725            |

| Item              | Amount outstanding as on                                                      |                  |                  |                  |                  |                 |                  |
|-------------------|-------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|-----------------|------------------|
|                   | Dec. 29,<br>2000                                                              | Jan. 26,<br>2001 | Feb. 23,<br>2001 | Mar. 23,<br>2001 | Apr. 20,<br>2001 | May 18,<br>2001 | Jun. 29,<br>2001 |
| 1                 | 23                                                                            | 24               | 25               | 26               | 27               | 28              | 29               |
| <b>Components</b> |                                                                               |                  |                  |                  |                  |                 |                  |
| <b>C.I</b>        | <b>Aggregate deposits of residents</b>                                        | <b>848578</b>    | <b>850823</b>    | <b>861923</b>    | <b>876521</b>    | <b>902861</b>   | <b>911109</b>    |
|                   | (C.I.1+C.I.2)                                                                 |                  |                  |                  |                  |                 |                  |
| C.I.1             | Demand deposits                                                               | 140031           | 131267           | 134722           | 142552           | 144360          | 147944           |
| C.I.2             | Time deposits of residents                                                    | 708547           | 719556           | 727200           | 733969           | 758501          | 770216           |
|                   | (C.I.2.1+C.I.2.2)                                                             |                  |                  |                  |                  |                 |                  |
| C.I.2.1           | Short-term time deposits                                                      | 318846           | 323800           | 327240           | 330286           | 341325          | 346597           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1188             | 1265             | 1204             | 1012             | 915             | 941              |
| C.I.2.2           | Long-term time deposits                                                       | 389701           | 395756           | 399960           | 403683           | 417176          | 423619           |
| <b>C.II</b>       | <b>Call/Term funding from financial institutions</b>                          | <b>2272</b>      | <b>2496</b>      | <b>2370</b>      | <b>2566</b>      | <b>2921</b>     | <b>2324</b>      |
| <b>Sources</b>    |                                                                               |                  |                  |                  |                  |                 |                  |
| <b>S.I</b>        | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>955033</b>    | <b>962309</b>    | <b>974551</b>    | <b>990458</b>    | <b>1010799</b>  | <b>1012043</b>   |
| S.I.1             | Credit to the Government                                                      | 325632           | 326225           | 331029           | 340035           | 356162          | 355403           |
| S.I.2             | Credit to the commercial sector                                               | 629401           | 636085           | 643522           | 650424           | 654637          | 656640           |
|                   | (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)                                             |                  |                  |                  |                  |                 |                  |
| S.I.2.1           | Bank credit                                                                   | 497703           | 500283           | 504722           | 511434           | 515291          | 518799           |
| S.I.2.1.1         | Non-food credit                                                               | 460253           | 461206           | 465111           | 471443           | 479183          | 472362           |
| S.I.2.2           | Net credit to primary dealers                                                 | -2486            | -419             | -365             | -133             | -261            | -592             |
| S.I.2.3           | Investments in other approved securities                                      | 30318            | 30162            | 30168            | 30125            | 30367           | 30315            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 103866           | 106058           | 108997           | 108998           | 109240          | 108118           |
| <b>S.II</b>       | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-33811</b>    | <b>-33562</b>    | <b>-31572</b>    | <b>-35929</b>    | <b>-32435</b>   | <b>-32041</b>    |
| S.II.1            | Foreign currency assets                                                       | 52187            | 52989            | 55290            | 51646            | 55789           | 56073            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 84591            | 85223            | 85385            | 86097            | 86554           | 86758            |
| S.II.3            | Overseas foreign currency borrowings                                          | 1407             | 1328             | 1477             | 1478             | 1670            | 1356             |
| <b>S.III</b>      | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>67304</b>     | <b>70509</b>     | <b>72446</b>     | <b>61306</b>     | <b>69302</b>    | <b>72606</b>     |
| S.III.1           | Balances with the RBI                                                         | 67322            | 71135            | 71875            | 59544            | 69284           | 71101            |
| S.III.2           | Cash in hand                                                                  | 6673             | 5474             | 5702             | 5658             | 5861            | 6277             |
| S.III.3           | Loans and advances from the RBI                                               | 6692             | 6099             | 5130             | 3896             | 5843            | 4772             |
| <b>S.IV</b>       | <b>Capital account</b>                                                        | <b>63160</b>     | <b>63137</b>     | <b>63257</b>     | <b>63513</b>     | <b>63813</b>    | <b>64576</b>     |
| <b>S.V.</b>       | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>74516</b>     | <b>82801</b>     | <b>87875</b>     | <b>73235</b>     | <b>78071</b>    | <b>74599</b>     |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 86472            | 85179            | 87625            | 89730            | 94955           | 90417            |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 11582            | 14831            | 16846            | 14601            | 15858           | 13234            |

TABLE 173 : COMMERCIAL BANK SURVEY (Contd.)

| (Rupees crore)    |                                                                               |                          |                  |                  |                  |                  |                  |                  |                  |                 |
|-------------------|-------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| Item              |                                                                               | Amount outstanding as on |                  |                  |                  |                  |                  |                  |                  |                 |
|                   |                                                                               | Jul. 27,<br>2001         | Aug. 24,<br>2001 | Sep. 21,<br>2001 | Oct. 19,<br>2001 | Nov. 30,<br>2001 | Dec. 28,<br>2001 | Jan. 25,<br>2002 | Feb. 22,<br>2002 | Mar. 22<br>2002 |
| 1                 |                                                                               | 30                       | 31               | 32               | 33               | 34               | 35               | 36               | 37               | 38              |
| <b>Components</b> |                                                                               |                          |                  |                  |                  |                  |                  |                  |                  |                 |
| C.I               | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>935491</b>            | <b>942859</b>    | <b>950713</b>    | <b>961670</b>    | <b>973061</b>    | <b>980388</b>    | <b>986243</b>    | <b>993609</b>    | <b>1012510</b>  |
| C.I.1             | Demand deposits                                                               | 141996                   | 143160           | 138562           | 140125           | 143607           | 148636           | 141451           | 142669           | 153048          |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 793495                   | 799699           | 812151           | 821545           | 829454           | 831752           | 844792           | 850939           | 859462          |
| C.I.2.1           | Short-term time deposits                                                      | 357073                   | 359865           | 365468           | 369695           | 373254           | 374288           | 380157           | 382923           | 386758          |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 824                      | 756              | 737              | 766              | 872              | 831              | 1006             | 1647             | 2233            |
| C.I.2.2           | Long-term time deposits                                                       | 436423                   | 439834           | 446683           | 451850           | 456200           | 457464           | 464636           | 468017           | 472704          |
| C.II              | <b>Call/Term funding from financial institutions</b>                          | <b>2187</b>              | <b>2095</b>      | <b>4091</b>      | <b>2164</b>      | <b>1881</b>      | <b>4499</b>      | <b>3638</b>      | <b>2795</b>      | <b>3029</b>     |
| <b>Sources</b>    |                                                                               |                          |                  |                  |                  |                  |                  |                  |                  |                 |
| S.I               | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>1038905</b>           | <b>1044789</b>   | <b>1056325</b>   | <b>1073200</b>   | <b>1086536</b>   | <b>1101436</b>   | <b>1114269</b>   | <b>1123462</b>   | <b>1147161</b>  |
| S.I.1             | Credit to the Government                                                      | 377481                   | 377229           | 385336           | 386939           | 392790           | 399127           | 401964           | 407866           | 411176          |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 661424                   | 667559           | 670989           | 686261           | 693746           | 702309           | 712305           | 715595           | 735985          |
| S.I.2.1           | Bank credit                                                                   | 524104                   | 527608           | 529986           | 543116           | 549319           | 559673           | 568543           | 572851           | 589723          |
| S.I.2.1.1         | Non-food credit                                                               | 473077                   | 476971           | 481725           | 492836           | 497589           | 507397           | 513863           | 519288           | 535745          |
| S.I.2.2           | Net credit to primary dealers                                                 | 57                       | 517              | -313             | -561             | 88               | -198             | 519              | 1130             | 328             |
| S.I.2.3           | Investments in other approved securities                                      | 29261                    | 29125            | 29189            | 28747            | 28085            | 27737            | 27584            | 27473            | 27093           |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 108002                   | 110309           | 112127           | 114960           | 116254           | 115097           | 115658           | 114143           | 118842          |
| S.II              | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-32710</b>            | <b>-32269</b>    | <b>-31918</b>    | <b>-32973</b>    | <b>-34553</b>    | <b>-35462</b>    | <b>-38943</b>    | <b>-33652</b>    | <b>-38131</b>   |
| S.II.1            | Foreign currency assets                                                       | 55921                    | 56783            | 59555            | 59203            | 58524            | 57559            | 53338            | 59218            | 54076           |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 87433                    | 87984            | 88950            | 89650            | 89796            | 90375            | 90427            | 90918            | 90850           |
| S.II.3            | Overseas foreign currency borrowings                                          | 1197                     | 1068             | 2523             | 2526             | 3282             | 2646             | 1855             | 1952             | 1357            |
| S.III             | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>71202</b>             | <b>75307</b>     | <b>70237</b>     | <b>72958</b>     | <b>77140</b>     | <b>68960</b>     | <b>70455</b>     | <b>66847</b>     | <b>65031</b>    |
| S.III.1           | Balances with the RBI                                                         | 71220                    | 72297            | 68279            | 71704            | 72969            | 68804            | 68278            | 65258            | 62402           |
| S.III.2           | Cash in hand                                                                  | 6422                     | 6458             | 6111             | 5878             | 6953             | 7142             | 6147             | 5787             | 6245            |
| S.III.3           | Loans and advances from the RBI                                               | 6441                     | 3448             | 4152             | 4623             | 2782             | 6986             | 3971             | 4198             | 3616            |
| S.IV              | <b>Capital account</b>                                                        | <b>68491</b>             | <b>70138</b>     | <b>70213</b>     | <b>70693</b>     | <b>71190</b>     | <b>71170</b>     | <b>71588</b>     | <b>72246</b>     | <b>72320</b>    |
| S.V               | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>71227</b>             | <b>72735</b>     | <b>69628</b>     | <b>78658</b>     | <b>82990</b>     | <b>78877</b>     | <b>84311</b>     | <b>88007</b>     | <b>86202</b>    |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 91953                    | 92634            | 91424            | 100605           | 103718           | 103526           | 100622           | 103243           | 110526          |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 12489                    | 5710             | 5204             | 5977             | 6777             | 6137             | 1596             | 2815             | 1366            |

| Item              |                                                                               | Amount outstanding as on |                 |                  |                  |                  |                  |                  |                  |                  |
|-------------------|-------------------------------------------------------------------------------|--------------------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                   |                                                                               | Apr. 19,<br>2002         | May 31,<br>2002 | Jun. 28,<br>2002 | Jul. 26,<br>2002 | Aug. 23,<br>2002 | Sep. 20,<br>2002 | Oct. 18,<br>2002 | Nov. 29,<br>2002 | Dec. 27,<br>2002 |
| 1                 |                                                                               | 39                       | 40              | 41               | 42               | 43               | 44               | 45               | 46               | 47               |
| <b>Components</b> |                                                                               |                          |                 |                  |                  |                  |                  |                  |                  |                  |
| C.I               | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>1042368</b>           | <b>1099652</b>  | <b>1104890</b>   | <b>1114097</b>   | <b>1124545</b>   | <b>1134517</b>   | <b>1147064</b>   | <b>1164376</b>   | <b>1167623</b>   |
| C.I.1             | Demand deposits                                                               | 154429                   | 156154          | 157765           | 151457           | 150911           | 153230           | 156914           | 160295           | 164884           |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 887938                   | 943499          | 947125           | 962639           | 973634           | 981287           | 990149           | 1004081          | 1002739          |
| C.I.2.1           | Short-term time deposits                                                      | 399572                   | 424574          | 426206           | 433188           | 438135           | 441579           | 445567           | 451836           | 451233           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1775                     | 1971            | 1751             | 1682             | 1394             | 1604             | 1785             | 1781             | 1179             |
| C.I.2.2           | Long-term time deposits                                                       | 488366                   | 518924          | 520919           | 529452           | 535499           | 539708           | 544582           | 552244           | 551506           |
| C.II              | <b>Call/Term funding from financial institutions</b>                          | <b>2453</b>              | <b>9892</b>     | <b>9477</b>      | <b>9784</b>      | <b>9696</b>      | <b>10268</b>     | <b>9044</b>      | <b>9718</b>      | <b>10496</b>     |
| <b>Sources</b>    |                                                                               |                          |                 |                  |                  |                  |                  |                  |                  |                  |
| S.I               | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>1162649</b>           | <b>1245540</b>  | <b>1261558</b>   | <b>1269087</b>   | <b>1287049</b>   | <b>1300616</b>   | <b>1329805</b>   | <b>1352264</b>   | <b>1362776</b>   |
| S.I.1             | Credit to the Government                                                      | 417149                   | 445186          | 458223           | 458808           | 475421           | 476939           | 490403           | 500483           | 499619           |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 745500                   | 800354          | 803335           | 810279           | 811628           | 823677           | 839402           | 851781           | 863158           |
| S.I.2.1           | Bank credit                                                                   | 595801                   | 644748          | 648818           | 651192           | 653381           | 661118           | 672837           | 683670           | 692244           |
| S.I.2.1.1         | Non-food credit                                                               | 543318                   | 584078          | 587811           | 592115           | 596981           | 607756           | 620133           | 629324           | 640297           |
| S.I.2.2           | Net credit to primary dealers                                                 | 5668                     | 2520            | 3182             | 8070             | 5623             | 9019             | 8590             | 6742             | 9979             |
| S.I.2.3           | Investments in other approved securities                                      | 26777                    | 26642           | 25860            | 25954            | 25745            | 25401            | 25233            | 24711            | 24435            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 117253                   | 126444          | 125475           | 125063           | 126879           | 128139           | 132741           | 136658           | 136500           |
| S.II              | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-40492</b>            | <b>-32331</b>   | <b>-35383</b>    | <b>-31975</b>    | <b>-38165</b>    | <b>-50520</b>    | <b>-53361</b>    | <b>-58009</b>    | <b>-59512</b>    |
| S.II.1            | Foreign currency assets                                                       | 52535                    | 61225           | 58794            | 62385            | 56323            | 44382            | 41423            | 37071            | 36427            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 91662                    | 92163           | 92504            | 93188            | 92991            | 93174            | 93218            | 93051            | 92909            |
| S.II.3            | Overseas foreign currency borrowings                                          | 1366                     | 1392            | 1673             | 1172             | 1496             | 1728             | 1565             | 2029             | 3030             |
| S.III             | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>78372</b>             | <b>70128</b>    | <b>62088</b>     | <b>78734</b>     | <b>73783</b>     | <b>73142</b>     | <b>67407</b>     | <b>72893</b>     | <b>71523</b>     |
| S.III.1           | Balances with the RBI                                                         | 75381                    | 63637           | 55069            | 71863            | 67117            | 66727            | 60575            | 65939            | 64292            |
| S.III.2           | Cash in hand                                                                  | 6513                     | 7317            | 7355             | 6892             | 6681             | 6427             | 6840             | 6984             | 7265             |
| S.III.3           | Loans and advances from the RBI                                               | 3523                     | 826             | 336              | 22               | 15               | 12               | 8                | 30               | 34               |
| S.IV              | <b>Capital account</b>                                                        | <b>76504</b>             | <b>85516</b>    | <b>87472</b>     | <b>86663</b>     | <b>106297</b>    | <b>86730</b>     | <b>86060</b>     | <b>85214</b>     | <b>84916</b>     |
| S.V               | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>79204</b>             | <b>88278</b>    | <b>86423</b>     | <b>105302</b>    | <b>82129</b>     | <b>91722</b>     | <b>101684</b>    | <b>107840</b>    | <b>111753</b>    |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 106301                   | 108765          | 109208           | 109264           | 110538           | 114031           | 111935           | 118071           | 120207           |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 4774                     | 9836            | 8433             | 12099            | 10986            | 5514             | 8314             | 9933             | 8507             |

TABLE 173 : COMMERCIAL BANK SURVEY (Concl'd.)

| (Rupees crore)    |                                                                               |                          |                  |                  |                  |                |                  |                  |                  |                  |
|-------------------|-------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|
| Item              |                                                                               | Amount outstanding as on |                  |                  |                  |                |                  |                  |                  |                  |
|                   |                                                                               | Jan. 24,<br>2003         | Feb. 21,<br>2003 | Mar. 21,<br>2003 | Apr. 18,<br>2003 | May 30<br>2003 | Jun. 27,<br>2003 | Jul. 25,<br>2003 | Aug. 22,<br>2003 | Sep. 19,<br>2003 |
| 1                 |                                                                               | 48                       | 49               | 50               | 51               | 52             | 53               | 54               | 55               | 56               |
| <b>Components</b> |                                                                               |                          |                  |                  |                  |                |                  |                  |                  |                  |
| C.I               | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>1173180</b>           | <b>1180422</b>   | <b>1188348</b>   | <b>1227951</b>   | <b>1240703</b> | <b>1254072</b>   | <b>1261885</b>   | <b>1273931</b>   | <b>1286527</b>   |
| C.I.1             | Demand deposits                                                               | 159422                   | 164562           | 170289           | 178631           | 176458         | 181655           | 173431           | 173291           | 175705           |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 1013758                  | 1015861          | 1018058          | 1049320          | 1064245        | 1072417          | 1088454          | 1100640          | 1110823          |
| C.I.2.1           | Short-term time deposits                                                      | 456191                   | 457137           | 458126           | 472194           | 478910         | 482588           | 489804           | 495288           | 499870           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1245                     | 1122             | 735              | 1100             | 1165           | 1309             | 1179             | 1316             | 1841             |
| C.I.2.2           | Long-term time deposits                                                       | 557567                   | 558723           | 559932           | 577126           | 585335         | 589829           | 598649           | 605352           | 610952           |
| C.II              | <b>Call/Term funding from financial institutions</b>                          | <b>11236</b>             | <b>11165</b>     | <b>12638</b>     | <b>14810</b>     | <b>15893</b>   | <b>15164</b>     | <b>15975</b>     | <b>17096</b>     | <b>17417</b>     |
| <b>Sources</b>    |                                                                               |                          |                  |                  |                  |                |                  |                  |                  |                  |
| S.I               | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>1377282</b>           | <b>1394337</b>   | <b>1414455</b>   | <b>1426539</b>   | <b>1445517</b> | <b>1460388</b>   | <b>1473389</b>   | <b>1490009</b>   | <b>1511356</b>   |
| S.I.1             | Credit to the Government                                                      | 510261                   | 519810           | 523417           | 537498           | 551948         | 558950           | 582726           | 594623           | 604283           |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 867021                   | 874527           | 891038           | 889041           | 893569         | 901438           | 890663           | 895386           | 907073           |
| S.I.2.1           | Bank credit                                                                   | 697531                   | 709483           | 729215           | 729984           | 730370         | 732893           | 726653           | 726658           | 735478           |
| S.I.2.1.1         | Non-food credit                                                               | 647747                   | 659256           | 679736           | 685394           | 679322         | 682827           | 683376           | 685376           | 698013           |
| S.I.2.2           | Net credit to primary dealers                                                 | 8282                     | 2759             | 4093             | 3948             | 6321           | 9650             | 3887             | 7115             | 9040             |
| S.I.2.3           | Investments in other approved securities                                      | 24428                    | 24337            | 24129            | 24481            | 24141          | 24116            | 24335            | 24102            | 23709            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 136779                   | 137948           | 133601           | 130628           | 132737         | 134779           | 135788           | 137511           | 138847           |
| S.II              | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-62284</b>            | <b>-63149</b>    | <b>-68632</b>    | <b>-70238</b>    | <b>-69963</b>  | <b>-67397</b>    | <b>-68857</b>    | <b>-70368</b>    | <b>-65542</b>    |
| S.II.1            | Foreign currency assets                                                       | 34301                    | 34095            | 31082            | 29753            | 28413          | 30705            | 29773            | 29089            | 33969            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 92956                    | 92519            | 92506            | 92604            | 90579          | 90403            | 89100            | 88938            | 89130            |
| S.II.3            | Overseas foreign currency borrowings                                          | 3628                     | 4725             | 7208             | 7387             | 7797           | 7699             | 9530             | 10519            | 10381            |
| S.III             | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>71884</b>             | <b>69014</b>     | <b>65823</b>     | <b>84532</b>     | <b>88882</b>   | <b>85971</b>     | <b>82163</b>     | <b>78310</b>     | <b>71699</b>     |
| S.III.1           | Balances with the RBI                                                         | 65082                    | 62238            | 58335            | 76242            | 79690          | 75965            | 72884            | 69665            | 63330            |
| S.III.2           | Cash in hand                                                                  | 6810                     | 6781             | 7567             | 8293             | 9193           | 10008            | 9281             | 8646             | 8370             |
| S.III.3           | Loans and advances from the RBI                                               | 8                        | 5                | 79               | 4                | 1              | 1                | 1                | 1                | 1                |
| S.IV              | <b>Capital account</b>                                                        | <b>85468</b>             | <b>85920</b>     | <b>86541</b>     | <b>88625</b>     | <b>94730</b>   | <b>101890</b>    | <b>99561</b>     | <b>99977</b>     | <b>100063</b>    |
| S.V.              | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>116998</b>            | <b>122694</b>    | <b>124120</b>    | <b>109448</b>    | <b>113110</b>  | <b>107837</b>    | <b>109275</b>    | <b>106947</b>    | <b>113505</b>    |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 117519                   | 119244           | 122598           | 121689           | 125025         | 122917           | 115802           | 118974           | 122054           |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 9008                     | 7032             | 7420             | 12111            | 12967          | 18173            | 9935             | 9526             | 9223             |

| Item              |                                                                               | Amount outstanding as on |                  |                  |                  |                  |                  |                  |                 |                  |
|-------------------|-------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|------------------|
|                   |                                                                               | Oct. 31,<br>2003         | Nov. 28,<br>2003 | Dec. 26,<br>2003 | Jan. 23,<br>2004 | Feb. 20,<br>2004 | Mar. 19,<br>2004 | Apr. 30,<br>2004 | May 28,<br>2004 | Jun. 25,<br>2004 |
| 1                 |                                                                               | 57                       | 58               | 59               | 60               | 61               | 62               | 63               | 64              | 65               |
| <b>Components</b> |                                                                               |                          |                  |                  |                  |                  |                  |                  |                 |                  |
| C.I               | <b>Aggregate deposits of residents (C.I.1+C.I.2)</b>                          | <b>1322474</b>           | <b>1331026</b>   | <b>1346682</b>   | <b>1366246</b>   | <b>1395098</b>   | <b>1429080</b>   | <b>1476354</b>   | <b>1472573</b>  | <b>1483362</b>   |
| C.I.1             | Demand deposits                                                               | 191075                   | 186359           | 194201           | 190058           | 202286           | 225022           | 226510           | 214849          | 212553           |
| C.I.2             | Time deposits of residents (C.I.2.1+C.I.2.2)                                  | 1131398                  | 1144668          | 1152481          | 1176188          | 1192811          | 1204058          | 1249844          | 1257724         | 1270809          |
| C.I.2.1           | Short-term time deposits                                                      | 509129                   | 515100           | 518616           | 529285           | 536765           | 541826           | 562430           | 565976          | 571864           |
| C.I.2.1.1         | Certificates of deposits (CDs)                                                | 1826                     | 2102             | 2091             | 2184             | 5254             | 6911             | 4735             | 4770            | 5439             |
| C.I.2.2           | Long-term time deposits                                                       | 622269                   | 629567           | 633865           | 646903           | 656046           | 662232           | 687414           | 691748          | 698945           |
| C.II              | <b>Call/Term funding from financial institutions</b>                          | <b>21065</b>             | <b>22272</b>     | <b>22239</b>     | <b>22744</b>     | <b>23235</b>     | <b>24670</b>     | <b>27069</b>     | <b>28852</b>    | <b>30063</b>     |
| <b>Sources</b>    |                                                                               |                          |                  |                  |                  |                  |                  |                  |                 |                  |
| S.I               | <b>Domestic credit (S.I.1+S.I.2)</b>                                          | <b>1535655</b>           | <b>1552947</b>   | <b>1570304</b>   | <b>1590290</b>   | <b>1626541</b>   | <b>1657237</b>   | <b>1721908</b>   | <b>1724043</b>  | <b>1730855</b>   |
| S.I.1             | Credit to the Government                                                      | 608142                   | 621843           | 622625           | 628443           | 651798           | 654758           | 689158           | 698516          | 694034           |
| S.I.2             | Credit to the commercial sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)             | 927513                   | 931104           | 947679           | 961848           | 974743           | 1002479          | 1032750          | 1025527         | 1036821          |
| S.I.2.1           | Bank credit                                                                   | 762303                   | 769212           | 783357           | 796995           | 812462           | 840785           | 865080           | 864705          | 877408           |
| S.I.2.1.1         | Non-food credit                                                               | 726283                   | 732750           | 747005           | 760309           | 777195           | 804824           | 822083           | 821193          | 834347           |
| S.I.2.2           | Net credit to primary dealers                                                 | 3778                     | 1502             | 4222             | 6958             | 4803             | 1946             | 3504             | 1587            | 1268             |
| S.I.2.3           | Investments in other approved securities                                      | 23434                    | 23386            | 23758            | 23226            | 23229            | 22830            | 26574            | 24038           | 23375            |
| S.I.2.4           | Other investments (in non-SLR securities)                                     | 137997                   | 137004           | 136341           | 134669           | 134249           | 136918           | 137592           | 135197          | 134770           |
| S.II              | <b>Net foreign currency assets of commercial banks (S.II.1-S.II.2-S.II.3)</b> | <b>-56724</b>            | <b>-60148</b>    | <b>-58727</b>    | <b>-58895</b>    | <b>-61415</b>    | <b>-58531</b>    | <b>-66793</b>    | <b>-68003</b>   | <b>-66338</b>    |
| S.II.1            | Foreign currency assets                                                       | 29424                    | 28653            | 29903            | 31162            | 29777            | 33833            | 29776            | 27726           | 30326            |
| S.II.2            | Non-resident foreign currency repatriable fixed deposits                      | 73586                    | 74792            | 75214            | 75355            | 75739            | 75336            | 74033            | 75809           | 76571            |
| S.II.3            | Overseas foreign currency borrowings                                          | 12561                    | 14009            | 13416            | 14702            | 15454            | 17028            | 22535            | 19920           | 20094            |
| S.III             | <b>Net bank reserves (S.III.1+S.III.2-S.III.3)</b>                            | <b>79276</b>             | <b>82291</b>     | <b>78094</b>     | <b>86004</b>     | <b>78919</b>     | <b>76895</b>     | <b>92099</b>     | <b>81179</b>    | <b>86911</b>     |
| S.III.1           | Balances with the RBI                                                         | 69571                    | 73253            | 69024            | 78188            | 71101            | 68997            | 83384            | 73335           | 78388            |
| S.III.2           | Cash in hand                                                                  | 9711                     | 9039             | 9069             | 7816             | 7818             | 7898             | 8715             | 8663            | 8523             |
| S.III.3           | Loans and advances from the RBI                                               | 6                        | 0                | 0                | 0                | 0                | 0                | 0                | 819             | 0                |
| S.IV              | <b>Capital account</b>                                                        | <b>101182</b>            | <b>101896</b>    | <b>102527</b>    | <b>104976</b>    | <b>102501</b>    | <b>103108</b>    | <b>105580</b>    | <b>115263</b>   | <b>119308</b>    |
| S.V.              | <b>Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                       | <b>113488</b>            | <b>119897</b>    | <b>118223</b>    | <b>123434</b>    | <b>123210</b>    | <b>118743</b>    | <b>138211</b>    | <b>120531</b>   | <b>118696</b>    |
| S.V.1             | Other demand & time liabilities (net of S.II.3)                               | 125527                   | 121650           | 121436           | 120924           | 123753           | 131056           | 134467           | 124128          | 122945           |
| S.V.2             | Net Inter-bank liabilities (other than to PDs)                                | 8325                     | 9073             | 9092             | 12118            | 12566            | 8254             | 11753            | 7456            | 8688             |

**Note :** Data are Provisional.  
Also see Notes on Tables.