

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2022-23	2023	2024		
			Mar. 24	Feb. 23	Mar. 8
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	17882989	17882989	19876895 (19989682)	20094440 (20204934)	20145188 (20253430)
1.1.1 Demand Deposits	2180431	2180431	2368308	2374550	2443853
1.1.2 Time Deposits of Residents	15702559	15702559	17508587 (17621374)	17719890 (17830384)	17701334 (17809577)
1.1.2.1 Short-term Time Deposits	7066151	7066151	7878864	7973950	7965600
1.1.2.1.1 Certificates of Deposits (CDs)	303993	303993	368278	375829	369399
1.1.2.2 Long-term Time Deposits	8636407	8636407	9629723	9745939	9735734
1.2 Call/Term Funding from Financial Institutions	445329	445329	779019	762867	774509
2 Sources					
2.1 Domestic Credit	20197246	20197246	22748921 (23376999)	22912048 (23535694)	23019606 (23641847)
2.1.1 Credit to the Government	5414322	5414322	5956167 (6047841)	6012188 (6103903)	6014054 (6105609)
2.1.2 Credit to the Commercial Sector	14782924	14782924	16792754 (17329159)	16899860 (17431791)	17005551 (17536238)
2.1.2.1 Bank Credit	13675235	13675235	15677730 (16214135)	15781628 (16313559)	15901477 (16432164)
2.1.2.1.1 Non-food Credit	13655330	13655330	15637228 (16173633)	15749924 (16281855)	15878397 (16409083)
2.1.2.2 Net Credit to Primary Dealers	19491	19491	21566	19175	22904
2.1.2.3 Investments in Other Approved Securities	826	826	825	801	949
2.1.2.4 Other Investments (in non-SLR Securities)	1087371	1087371	1092632	1098256	1080222
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	112467	112467	-77678	-77678	-130004
2.2.1 Foreign Currency Assets	351387	351387	269656	269656	241661
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	160924	160924	215148	215148	221796
2.2.3 Overseas Foreign Currency Borrowings	77996	77996	132186	132186	149868
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	833002	833002	775943	994813	893350
2.3.1 Balances with the RBI	809907	809907	909400	901857	931483
2.3.2 Cash in Hand	90263	90263	83045	98206	89433
2.3.3 Loans and Advances from the RBI	67168	67168	216502	5251	127566
2.4 Capital Account	1916959	1916959	2290436	2294904	2299592
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	897438	897438	500838	676972	563663
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	711655	711655	789201	815495	787560
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	44733	44733	180617	198827	201214

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