

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2023-24	2023		2024	
		Apr. 21	Mar. 22	Apr. 5	Apr. 19
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	20145188 (20253430)	18145164	20145188 (20253430)	20664514 (20773299)	20419604 (20525586)
1.1.1 Demand Deposits	2443853	2139017	2443853	2592645	2460709
1.1.2 Time Deposits of Residents	17701334 (17809577)	16006147	17701334 (17809577)	18071869 (18180653)	17958895 (18064878)
1.1.2.1 Short-term Time Deposits	7965600	7202766	7965600	8132341	8081503
1.1.2.1.1 Certificates of Deposits (CDs)	369399	302212	369399	361205	370047
1.1.2.2 Long-term Time Deposits	9735734	8803381	9735734	9939528	9877392
1.2 Call/Term Funding from Financial Institutions	774509	458516	774509	774800	775338
2 Sources					
2.1 Domestic Credit	23019606 (23641847)	20385996	23019606 (23641847)	23219238 (23831356)	23119569 (23727691)
2.1.1 Credit to the Government	6014054 (6105609)	5444679	6014054 (6105609)	6066951 (6154812)	6059797 (6147101)
2.1.2 Credit to the Commercial Sector	17005551 (17536238)	14941317	17005551 (17536238)	17152287 (17676544)	17059772 (17580590)
2.1.2.1 Bank Credit	15901477 (16432164)	13859447	15901477 (16432164)	16068783 (16593040)	15972175 (16492993)
2.1.2.1.1 Non-food Credit	15878397 (16409083)	13838155	15878397 (16409083)	16047575 (16571832)	15954085 (16474903)
2.1.2.2 Net Credit to Primary Dealers	22904	17699	22904	19130	15910
2.1.2.3 Investments in Other Approved Securities	949	807	949	1131	1110
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1063364	1080222	1063242	1070577
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	110527	-130004	-53970	-87416
2.2.1 Foreign Currency Assets	241661	357932	241661	321544	288100
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	166645	221796	226498	226470
2.2.3 Overseas Foreign Currency Borrowings	149868	80759	149868	149016	149045
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	893350	1000993	893350	1178739	1091658
2.3.1 Balances with the RBI	931483	838212	931483	932312	944236
2.3.2 Cash in Hand	89433	97295	89433	89243	100300
2.3.3 Loans and Advances from the RBI	127566	-65486	127566	-157184	-47122
2.4 Capital Account	2299592	1986913	2299592	2337866	2336884
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	563663	906922	563663	566826	591985
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	658681	787560	746441	748126
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	201214	29466	201214	186925	196427

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