

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		
		May 19	May 3	May 17	May 31
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	20145188 (20253430)	18206092	20607767 (20710404)	20485027 (20584475)	20759181 (20854359)
1.1.1 Demand Deposits	2443853	2121659	2437590	2407754	2506493
1.1.2 Time Deposits of Residents	17701334 (17809577)	16084433	18170177 (18272814)	18077273 (18176721)	18252688 (18347866)
1.1.2.1 Short-term Time Deposits	7965600	7237995	8176579	8134773	8213709
1.1.2.1.1 Certificates of Deposits (CDs)	369399	297389	380236	367426	364274
1.1.2.2 Long-term Time Deposits	9735734	8846438	9993597	9942500	10038978
1.2 Call/Term Funding from Financial Institutions	777942	453589	780234	775774	738925
2 Sources					
2.1 Domestic Credit	23019606 (23641847)	20553041	23337895 (23940372)	23301851 (23901905)	23482010 (24077971)
2.1.1 Credit to the Government	6014054 (6105610)	5550541	6134212 (6219572)	6113276 (6198672)	6097590 (6182473)
2.1.2 Credit to the Commercial Sector	17005551 (17536238)	15002499	17203683 (17720800)	17188575 (17703233)	17384420 (17895499)
2.1.2.1 Bank Credit	15901477 (16432164)	13893970	16114603 (16631720)	16086356 (16601014)	16271321 (16782399)
2.1.2.1.1 Non-food Credit	15878397 (16409083)	13857621	16076823 (16593941)	16045082 (16559740)	16231062 (16742141)
2.1.2.2 Net Credit to Primary Dealers	22904	20522	19623	20760	19488
2.1.2.3 Investments in Other Approved Securities	949	786	1117	966	1029
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1087221	1068340	1080493	1092582
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	32432	-88972	-34903	-131107
2.2.1 Foreign Currency Assets	241661	281276	299060	349927	259269
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	170264	227977	230305	232847
2.2.3 Overseas Foreign Currency Borrowings	149868	78580	160055	154524	157529
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	893350	993529	982806	977352	1055398
2.3.1 Balances with the RBI	931483	852417	961717	961717	951109
2.3.2 Cash in Hand	89433	95358	89479	84025	90895
2.3.3 Loans and Advances from the RBI	127566	-45754	68389	68389	-13394
2.4 Capital Account	2299592	2044138	2386470	2478059	2476644
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	560230	875182	457260	505440	431552
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	716422	742714	756667	809829
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	197781	47685	184685	168869	180030

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