

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		
		Jun. 30	May 31	Jun. 14	Jun. 28
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	20145188 (20253430)	18980723	20759181 (20854359)	20569882 (20662886)	20955209 (21044606)
1.1.1 Demand Deposits	2443853	2448921	2506493	2390694	2601677
1.1.2 Time Deposits of Residents	17701334 (17809577)	16531802	18252688 (18347866)	18179188 (18272192)	18353531 (18442928)
1.1.2.1 Short-term Time Deposits	7965600	7439311	8213709	8180635	8259089
1.1.2.1.1 Certificates of Deposits (CDs)	369399	288827	364274	357042	407354
1.1.2.2 Long-term Time Deposits	9735734	9092491	10038978	9998553	10094442
1.2 Call/Term Funding from Financial Institutions	774509	475004	738925	780675	764461
2 Sources					
2.1 Domestic Credit	23019606 (23641847)	21128908	23482010 (24077971)	23447408 (24038841)	23914360 (24479935)
2.1.1 Credit to the Government	6014054 (6105609)	5669865	6097590 (6182473)	6145456 (6230374)	6091725 (6157070)
2.1.2 Credit to the Commercial Sector	17005551 (17536238)	15459043	17384420 (17895499)	17301952 (17808467)	17822634 (18322865)
2.1.2.1 Bank Credit	15901477 (16432164)	14383718	16271321 (16782399)	16199903 (16706418)	16381945 (16882176)
2.1.2.1.1 Non-food Credit	15878397 (16409083)	14355812	16231062 (16742141)	16162980 (16669495)	16348042 (16848272)
2.1.2.2 Net Credit to Primary Dealers	22904	14859	19488	19087	16136
2.1.2.3 Investments in Other Approved Securities	949	756	1029	1012	1137
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1059710	1092582	1081950	1423416
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	60142	-131107	-152112	-106593
2.2.1 Foreign Currency Assets	241661	321980	259269	247170	304848
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	175295	232847	240032	241215
2.2.3 Overseas Foreign Currency Borrowings	149868	86544	157529	159250	170226
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	1105997	1106732	1055398	1022970	1109609
2.3.1 Balances with the RBI	956011	871167	951109	983708	973455
2.3.2 Cash in Hand	89433	113882	90895	85283	104977
2.3.3 Loans and Advances from the RBI	-60553	-121683	-13394	46021	-31176
2.4 Capital Account	2299592	2123143	2476644	2488752	2506141
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	776310	716911	431552	478957	691565
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	738329	809829	806341	759345
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	201214	38319	180030	163163	148239

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