

TABLE 174 : COMMERCIAL BANK SURVEY

(₹ Crore)

| Item/Month                                                                         | Amount outstanding as on |                  |                  |                  |                  |                  |                  |                  |
|------------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                    | Oct 21 ,<br>2022         | Nov 18 ,<br>2022 | Dec 30 ,<br>2022 | Jan 27 ,<br>2023 | Feb 24 ,<br>2023 | Mar 24 ,<br>2023 | Apr 21 ,<br>2023 | May 19 ,<br>2023 |
| 1                                                                                  | 2                        | 3                | 4                | 5                | 6                | 7                | 8                | 9                |
| <b>Components</b>                                                                  |                          |                  |                  |                  |                  |                  |                  |                  |
| <b>C.I Aggregate Deposits of Residents(C.I.1+C.I.2)</b>                            | <b>17066693</b>          | <b>17155517</b>  | <b>17581221</b>  | <b>17563835</b>  | <b>17701702</b>  | <b>17882989</b>  | <b>18145164</b>  | <b>18206092</b>  |
| C.I.1 Demand Deposits                                                              | 2025649                  | 2050865          | 2201751          | 2156747          | 2150731          | 2180431          | 2139017          | 2121659          |
| C.I.2 Time Deposits of Residents(C.I.2.1+C.I.2.2)                                  | 15041044                 | 15104652         | 15379470         | 15407088         | 15550971         | 15702559         | 16006147         | 16084433         |
| C.I.2.1 Short-term Time Deposits                                                   | 6768470                  | 6797093          | 6920761          | 6933189          | 6997937          | 7066151          | 7202766          | 7237995          |
| C.I.2.1.1 Certificates of Deposits (CDs)                                           | 232680                   | 252530           | 295397           | 282706           | 282944           | 303993           | 302212           | 297389           |
| C.I.2.2 Long-term Time Deposits                                                    | 8272574                  | 8307559          | 8458708          | 8473898          | 8553034          | 8636407          | 8803381          | 8846438          |
| <b>C.II Call/Term Funding from Financial Institutions</b>                          | <b>548081</b>            | <b>474861</b>    | <b>440444</b>    | <b>459769</b>    | <b>466506</b>    | <b>445329</b>    | <b>458516</b>    | <b>453589</b>    |
| <b>Sources</b>                                                                     |                          |                  |                  |                  |                  |                  |                  |                  |
| <b>S.I Domestic Credit(S.I.1+S.I.2)</b>                                            | <b>19021613</b>          | <b>19117789</b>  | <b>19488545</b>  | <b>19638447</b>  | <b>19899791</b>  | <b>20197246</b>  | <b>20385996</b>  | <b>20553041</b>  |
| S.I.1 Credit to the Government                                                     | 5050880                  | 5085790          | 5095190          | 5193768          | 5336711          | 5414322          | 5444679          | 5550541          |
| S.I.2 Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.1.2.3+S.I.1.2.4)         | 13970732                 | 14031999         | 14393355         | 14444680         | 14563080         | 14782924         | 14941317         | 15002499         |
| S.I.2.1 Bank Credit                                                                | 12883404                 | 12947813         | 13306853         | 13337536         | 13450269         | 13675235         | 13859447         | 13893970         |
| S.I.2.1.1 Non-food Credit                                                          | 12857749                 | 12895573         | 13252881         | 13287371         | 13414992         | 13655330         | 13838155         | 13857621         |
| S.I.2.2 Net credit to Primary Dealers                                              | 20397                    | 23052            | 20813            | 21097            | 23081            | 19491            | 17699            | 20522            |
| S.I.2.3 Investments in Other Approved Securities                                   | 879                      | 822              | 854              | 853              | 847              | 826              | 807              | 786              |
| S.I.2.4 Other Investments (in non-SLR Securities)                                  | 1066053                  | 1060312          | 1064836          | 1085194          | 1088883          | 1087371          | 1063364          | 1087221          |
| <b>S.II Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)</b> | <b>189668</b>            | <b>155234</b>    | <b>104562</b>    | <b>90895</b>     | <b>130832</b>    | <b>112467</b>    | <b>110527</b>    | <b>32432</b>     |
| S.II.1 Foreign Currency Assets                                                     | 397181                   | 367969           | 332964           | 318086           | 357708           | 351387           | 357932           | 281276           |
| S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits                    | 137411                   | 141837           | 152563           | 155593           | 160152           | 160924           | 166645           | 170264           |
| S.II.3 Overseas Foreign Currency Borrowings                                        | 70102                    | 70898            | 75839            | 71598            | 66724            | 77996            | 80759            | 78580            |
| <b>S.III Net Bank Reserves(S.III.1+S.III.2-S.III.3)</b>                            | <b>846870</b>            | <b>972531</b>    | <b>960618</b>    | <b>906743</b>    | <b>883626</b>    | <b>833002</b>    | <b>1000993</b>   | <b>993529</b>    |
| S.III.1 Balances with the RBI                                                      | 793425                   | 814570           | 841612           | 813573           | 797986           | 809907           | 838212           | 852417           |
| S.III.2 Cash in Hand                                                               | 117173                   | 112441           | 98615            | 110431           | 97233            | 90263            | 97295            | 95358            |
| S.III.3 Loans and Advances from the RBI                                            | 63728                    | -45520           | -20391           | 17261            | 11593            | 67168            | -65486           | -45754           |
| <b>S.IV Capital Account</b>                                                        | <b>1899698</b>           | <b>1900024</b>   | <b>1902972</b>   | <b>1911201</b>   | <b>1914902</b>   | <b>1916959</b>   | <b>1986913</b>   | <b>2044138</b>   |
| <b>S.V Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                        | <b>543679</b>            | <b>715152</b>    | <b>629089</b>    | <b>701280</b>    | <b>831138</b>    | <b>897438</b>    | <b>906922</b>    | <b>875182</b>    |
| S.V.1 Other Demand & Time Liabilities (net of S.II.3)                              | 641670                   | 638874           | 676799           | 660102           | 696225           | 711655           | 658681           | 716422           |
| S.V.2 Net Inter-Bank Liabilities (other than to PDs)                               | 18150                    | 17359            | 30579            | 32462            | 44850            | 44733            | 29466            | 47685            |

(Continued)

TABLE 174 : COMMERCIAL BANK SURVEY (Contd.)

(₹ Crore)

| Item/Month                                                                         | Amount outstanding as on |                  |                  |                  |                  |                  |                  |                  |
|------------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                    | Jun 30 ,<br>2023         | Jul 28 ,<br>2023 | Aug 25 ,<br>2023 | Sep 22 ,<br>2023 | Oct 20 ,<br>2023 | Nov 17 ,<br>2023 | Dec 29 ,<br>2023 | Jan 26 ,<br>2024 |
| 1                                                                                  | 10                       | 11               | 12               | 13               | 14               | 15               | 16               | 17               |
| <b>Components</b>                                                                  |                          |                  |                  |                  |                  |                  |                  |                  |
| <b>C.I Aggregate Deposits of Residents(C.I.1+C.I.2)</b>                            | <b>18980723</b>          | <b>18837513</b>  | <b>18913252</b>  | <b>18954584</b>  | <b>19196756</b>  | <b>19336816</b>  | <b>19769396</b>  | <b>19740368</b>  |
|                                                                                    | (18987973)               | (19060048)       | (19096581)       | (19330951)       | (19465050)       | (19890683)       | (19856670)       |                  |
| C.I.1 Demand Deposits                                                              | 2448921                  | 2257972          | 2212312          | 2204591          | 2248738          | 2307178          | 2437504          | 2355015          |
| C.I.2 Time Deposits of Residents(C.I.2.1+C.I.2.2)                                  | 16531802                 | 16579541         | 16700940         | 16749993         | 16948018         | 17029637         | 17331892         | 17385354         |
|                                                                                    | (16730001)               | (16847736)       | (16891990)       | (17082213)       | (17157872)       | (17453179)       | (17501655)       |                  |
| C.I.2.1 Short-term Time Deposits                                                   | 7439311                  | 7460794          | 7515423          | 7537497          | 7626608          | 7663337          | 7799351          | 7823409          |
| C.I.2.1.1 Certificates of Deposits (CDs)                                           | 288827                   | 303075           | 296520           | 280304           | 306354           | 304261           | 342514           | 353658           |
| C.I.2.2 Long-term Time Deposits                                                    | 9092491                  | 9118748          | 9185517          | 9212496          | 9321410          | 9366301          | 9532541          | 9561944          |
| <b>C.II Call/Term Funding from Financial Institutions</b>                          | <b>475004</b>            | <b>784342</b>    | <b>818074</b>    | <b>839627</b>    | <b>823882</b>    | <b>842517</b>    | <b>759065</b>    | <b>810828</b>    |
| <b>Sources</b>                                                                     |                          |                  |                  |                  |                  |                  |                  |                  |
| <b>S.I Domestic Credit(S.I.1+S.I.2)</b>                                            | <b>21128908</b>          | <b>21033028</b>  | <b>21214123</b>  | <b>21519171</b>  | <b>21908853</b>  | <b>22112029</b>  | <b>22357890</b>  | <b>22467590</b>  |
|                                                                                    | (21755875)               | (21929088)       | (22224577)       | (22606540)       | (22799131)       | (23031773)       | (23114313)       |                  |
| S.I.1 Credit to the Government                                                     | 5669865                  | 5726039          | 5788050          | 5867696          | 5941476          | 5962543          | 5888955          | 5879874          |
|                                                                                    | (5838607)                | (5900814)        | (5980661)        | (6052733)        | (6069047)        | (5989765)        | (5973361)        |                  |
| S.I.2 Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.1.2.3+S.I.1.2.4)         | 15459043                 | 15306989         | 15426073         | 15651476         | 15967377         | 16149486         | 16468935         | 16587716         |
|                                                                                    | (15917269)               | (16028274)       | (16243916)       | (16553808)       | (16730084)       | (17042007)       | (17140952)       |                  |
| S.I.2.1 Bank Credit                                                                | 14383718                 | 14176844         | 14315110         | 14558874         | 14871457         | 15040209         | 15388871         | 15490356         |
|                                                                                    | (14787123)               | (14917312)       | (15151314)       | (15457887)       | (15620807)       | (15961944)       | (16043592)       |                  |
| S.I.2.1.1 Non-food Credit                                                          | 14355812                 | 14156007         | 14295755         | 14540009         | 14851616         | 14999948         | 15345733         | 15444737         |
|                                                                                    | (14766287)               | (14897956)       | (15132449)       | (15438046)       | (15580546)       | (15918805)       | (15997973)       |                  |
| S.I.2.2 Net credit to Primary Dealers                                              | 14859                    | 18826            | 19173            | 15674            | 14953            | 16921            | 14127            | 18260            |
| S.I.2.3 Investments in Other Approved Securities                                   | 756                      | 753              | 775              | 696              | 696              | 820              | 737              | 807              |
| S.I.2.4 Other Investments (in non-SLR Securities)                                  | 1059710                  | 1110566          | 1091015          | 1076232          | 1080272          | 1091535          | 1065199          | 1078293          |
| <b>S.II Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)</b> | <b>60142</b>             | <b>37943</b>     | <b>45984</b>     | <b>24056</b>     | <b>9214</b>      | <b>-55802</b>    | <b>-60896</b>    | <b>-22951</b>    |
| S.II.1 Foreign Currency Assets                                                     | 321980                   | 328316           | 336338           | 321548           | 307346           | 246465           | 258410           | 300706           |
| S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits                    | 175295                   | 178980           | 180913           | 184084           | 184860           | 186810           | 197358           | 202482           |
| S.II.3 Overseas Foreign Currency Borrowings                                        | 86544                    | 111393           | 109441           | 113408           | 113272           | 115457           | 121947           | 121175           |
| <b>S.III Net Bank Reserves(S.III.1+S.III.2-S.III.3)</b>                            | <b>1106732</b>           | <b>1130067</b>   | <b>1110573</b>   | <b>932184</b>    | <b>921868</b>    | <b>940579</b>    | <b>852099</b>    | <b>751085</b>    |
| S.III.1 Balances with the RBI                                                      | 871167                   | 899279           | 1010361          | 959345           | 917856           | 910823           | 939847           | 933808           |
| S.III.2 Cash in Hand                                                               | 113882                   | 96924            | 93145            | 94141            | 90803            | 88879            | 95082            | 84097            |
| S.III.3 Loans and Advances from the RBI                                            | -121683                  | -133864          | -7067            | 121303           | 86791            | 59123            | 182830           | 266820           |
| <b>S.IV Capital Account</b>                                                        | <b>2123143</b>           | <b>2223187</b>   | <b>2235702</b>   | <b>2238432</b>   | <b>2249532</b>   | <b>2256048</b>   | <b>2268729</b>   | <b>2282726</b>   |
| <b>S.V Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                        | <b>716911</b>            | <b>355996</b>    | <b>403653</b>    | <b>442768</b>    | <b>569765</b>    | <b>561425</b>    | <b>351904</b>    | <b>361801</b>    |
| S.V.1 Other Demand & Time Liabilities (net of S.II.3)                              | 738329                   | 709381           | 781267           | 763831           | 786851           | 771776           | 815183           | 769739           |
| S.V.2 Net Inter-Bank Liabilities (other than to PDs)                               | 38319                    | 175419           | 180408           | 175607           | 171368           | 158168           | 174722           | 194211           |

(Continued)

TABLE 174 : COMMERCIAL BANK SURVEY (Concl'd.)

(₹ Crore)

| Item/Month                                                                         | Amount outstanding as on |                  |                  |                  |                  |                  |
|------------------------------------------------------------------------------------|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                    | Feb 23 ,<br>2024         | Mar 22 ,<br>2024 | Apr 19 ,<br>2024 | May 31 ,<br>2024 | Jun 28 ,<br>2024 | Jul 26 ,<br>2024 |
| 1                                                                                  | 18                       | 19               | 20               | 21               | 22               | 23               |
| <b>Components</b>                                                                  |                          |                  |                  |                  |                  |                  |
| <b>C.I Aggregate Deposits of Residents(C.I.1+C.I.2)</b>                            | <b>19876895</b>          | <b>20145188</b>  | <b>20420942</b>  | <b>20761222</b>  | <b>20955209</b>  | <b>20862822</b>  |
|                                                                                    | (19989682)               | (20523430)       | (20526924)       | (20856401)       | (21044606)       | (20946024)       |
| C.I.1 Demand Deposits                                                              | 2368307                  | 2443853          | 2461947          | 2506652          | 2601677          | 2444220          |
| C.I.2 Time Deposits of Residents(C.I.2.1+C.I.2.2)                                  | 17508587                 | 17701334         | 17958995         | 18254570         | 18353531         | 18418602         |
|                                                                                    | (17621374)               | (17809577)       | (18064977)       | (18349749)       | (18442928)       | (18501804)       |
| C.I.2.1 Short-term Time Deposits                                                   | 7878864                  | 7965600          | 8081548          | 8214557          | 8259089          | 8288371          |
| C.I.2.1.1 Certificates of Deposits (CDs)                                           | 368278                   | 369399           | 370047           | 364274           | 407354           | 420069           |
| C.I.2.2 Long-term Time Deposits                                                    | 9629723                  | 9735734          | 9877447          | 10040014         | 10094442         | 10130231         |
| <b>C.II Call/Term Funding from Financial Institutions</b>                          | <b>779019</b>            | <b>777942</b>    | <b>775338</b>    | <b>738925</b>    | <b>764461</b>    | <b>935190</b>    |
| <b>Sources</b>                                                                     |                          |                  |                  |                  |                  |                  |
| <b>S.I Domestic Credit(S.I.1+S.I.2)</b>                                            | <b>22748921</b>          | <b>23019606</b>  | <b>23118372</b>  | <b>23486490</b>  | <b>23914360</b>  | <b>23688947</b>  |
|                                                                                    | (23376999)               | (23641847)       | (23726494)       | (24082451)       | (24479935)       | (24247935)       |
| S.I.1 Credit to the Government                                                     | 5956167                  | 6014054          | 6059797          | 6100394          | 6091725          | 6247305          |
|                                                                                    | (6047841)                | (6105610)        | (6147101)        | (6185276)        | (6157070)        | (6312657)        |
| S.I.2 Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.1.2.3+S.I.1.2.4)         | 16792754                 | 17005551         | 17058575         | 17386097         | 17822634         | 17441642         |
|                                                                                    | (17329159)               | (17536238)       | (17579393)       | (17897175)       | (18322865)       | (17935278)       |
| S.I.2.1 Bank Credit                                                                | 15677730                 | 15901477         | 15970978         | 16272998         | 16381945         | 16320298         |
|                                                                                    | (16214135)               | (16432164)       | (16491796)       | (16784076)       | (16882176)       | (16813935)       |
| S.I.2.1.1 Non-food Credit                                                          | 15637228                 | 15878397         | 15952888         | 16232739         | 16348042         | 16292108         |
|                                                                                    | (16173633)               | (16409083)       | (16473706)       | (16743817)       | (16848272)       | (16785745)       |
| S.I.2.2 Net credit to Primary Dealers                                              | 21566                    | 22904            | 15910            | 19488            | 16136            | 16966            |
| S.I.2.3 Investments in Other Approved Securities                                   | 825                      | 949              | 1110             | 1029             | 1137             | 1111             |
| S.I.2.4 Other Investments (in non-SLR Securities)                                  | 1092632                  | 1080222          | 1070577          | 1092582          | 1423416          | 1103267          |
| <b>S.II Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)</b> | <b>-77678</b>            | <b>-130004</b>   | <b>-87416</b>    | <b>-131107</b>   | <b>-106593</b>   | <b>-129622</b>   |
| S.II.1 Foreign Currency Assets                                                     | 269656                   | 241661           | 288100           | 259269           | 304848           | 284197           |
| S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits                    | 215148                   | 221796           | 226470           | 232847           | 241215           | 247686           |
| S.II.3 Overseas Foreign Currency Borrowings                                        | 132186                   | 149868           | 149045           | 157529           | 170226           | 166133           |
| <b>S.III Net Bank Reserves(S.III.1+S.III.2-S.III.3)</b>                            | <b>775943</b>            | <b>893350</b>    | <b>1091678</b>   | <b>1055399</b>   | <b>1109609</b>   | <b>1229518</b>   |
| S.III.1 Balances with the RBI                                                      | 909400                   | 931483           | 944236           | 951109           | 973455           | 976073           |
| S.III.2 Cash in Hand                                                               | 83045                    | 89433            | 100321           | 90896            | 104977           | 99350            |
| S.III.3 Loans and Advances from the RBI                                            | 216502                   | 127566           | -47122           | -13394           | -31176           | -154094          |
| <b>S.IV Capital Account</b>                                                        | <b>2290436</b>           | <b>2299592</b>   | <b>2336884</b>   | <b>2476644</b>   | <b>2506141</b>   | <b>2518965</b>   |
| <b>S.V Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)</b>                        | <b>500838</b>            | <b>560230</b>    | <b>589471</b>    | <b>433991</b>    | <b>691565</b>    | <b>471866</b>    |
| S.V.1 Other Demand & Time Liabilities (net of S.II.3)                              | 789201                   | 787560           | 748203           | 809893           | 759345           | 732752           |
| S.V.2 Net Inter-Bank Liabilities (other than to PDs)                               | 180617                   | 197781           | 196397           | 180420           | 148239           | 149681           |

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

Also see Notes on Tables.