

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		
		Jul. 28		Jun. 28		Jul. 12
	1	2	3	4	5	
1 Components						
1.1 Aggregate Deposits of Residents	20145188 (20253430)	18837513 (18987973)	20955209 (21044606)	20845356 (20932064)	20862822 (20946024)	
1.1.1 Demand Deposits	2443853	2257972	2601677	2390322	2444220	
1.1.2 Time Deposits of Residents	17701334 (17809577)	16579541 (16730001)	18353531 (18442928)	18455034 (18541742)	18418602 (18501804)	
1.1.2.1 Short-term Time Deposits	7965600	7460794	8259089	8304765	8288371	
1.1.2.1.1 Certificates of Deposits (CDs)	369399	303075	407354	418531	420069	
1.1.2.2 Long-term Time Deposits	9735734	9118748	10094442	10150269	10130231	
1.2 Call/Term Funding from Financial Institutions	777942	784342	764461	884777	935190	
2 Sources						
2.1 Domestic Credit	23019606 (23641847)	21033028 (21755875)	23914360 (24479935)	23665796 (24225689)	23688947 (24247935)	
2.1.1 Credit to the Government	6014054 (6105610)	5726039 (5838607)	6091725 (6157070)	6241235 (6306583)	6247305 (6312657)	
2.1.2 Credit to the Commercial Sector	17005551 (17536238)	15306989 (15917269)	17822634 (18322865)	17424561 (17919106)	17441642 (17935278)	
2.1.2.1 Bank Credit	15901477 (16432164)	14176844 (14787123)	16381945 (16882176)	16317573 (16812117)	16320298 (16813935)	
2.1.2.1.1 Non-food Credit	15878397 (16409083)	14156007 (14766287)	16348042 (16848272)	16287310 (16781855)	16292108 (16785745)	
2.1.2.2 Net Credit to Primary Dealers	22904	18826	16136	18128	16966	
2.1.2.3 Investments in Other Approved Securities	949	753	1137	1063	1111	
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1110566	1423416	1087798	1103267	
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	37943	-106593	-135954	-129622	
2.2.1 Foreign Currency Assets	241661	328316	304848	274230	284197	
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	178980	241215	245254	247686	
2.2.3 Overseas Foreign Currency Borrowings	149868	111393	170226	164931	166133	
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	893350	1130067	1109609	1190784	1229518	
2.3.1 Balances with the RBI	931483	899279	973455	952094	976073	
2.3.2 Cash in Hand	89433	96924	104977	93790	99350	
2.3.3 Loans and Advances from the RBI	127566	-133864	-31176	-144900	-154094	
2.4 Capital Account	2299592	2223187	2506141	2496950	2518965	
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	560230	355996	691565	493542	471866	
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	709381	759345	721487	732752	
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	197781	175419	148239	159658	149681	

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