

## No. 8: Monetary Survey

(₹ Crore)

Item	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2023-24	2023	2024		
		Jul. 28	Jun. 28	Jul. 12	Jul. 26
	1	2	3	4	5
<b>Monetary Aggregates</b>					
NM <sub>1</sub> (1.1+1.2.1+1.3)	6091700	5685104	6288057	6094432	6104726
NM <sub>2</sub> (NM <sub>1</sub> + 1.2.2.1)	14424855	13513039	14915799	14768110	14761845
NM <sub>2</sub> (NM <sub>1</sub> + 1.2.2.1) (Including Merger)	(14473564)	(13580746)	(14956028)	(14807128)	(14799285)
NM <sub>3</sub> (NM <sub>2</sub> + 1.2.2.2 + 1.4 = 2.1 + 2.2 + 2.3 - 2.4 - 2.5)	25387764	23864857	26225278	26254050	26277956
NM <sub>3</sub> (NM <sub>2</sub> + 1.2.2.2 + 1.4 = 2.1 + 2.2 + 2.3 - 2.4 - 2.5) (Including Merger)	(25496006)	(24015316)	(26314675)	(26340757)	(26361158)
<b>1 Components</b>					
1.1 Currency with the Public	3410276	3215903	3446055	3468893	3426089
1.2 Aggregate Deposits of Residents	21105009	19793489	21918997	21808409	21825453
1.2 Aggregate Deposits of Residents (Including Merger)	(21213252)	(19943948)	(22008393)	(21895116)	(21908655)
1.2.1 Demand Deposits	2586888	2398078	2746237	2533569	2587413
1.2.2 Time Deposits of Residents	18518121	17395411	19172760	19274840	19238040
1.2.2 Time Deposits of Residents (Including Merger)	(18626364)	(17545870)	(19262157)	(19361548)	(19321242)
1.2.2.1 Short-term Time Deposits	8333155	7827935	8627742	8673678	8657118
1.2.2.1 Short-term Time Deposits (Including Merger)	(8381864)	(7895642)	(8667971)	(8712696)	(8694559)
1.2.2.1.1 Certificates of Deposits (CDs)	369399	303075	407354	418531	420069
1.2.2.2 Long-term Time Deposits	10184967	9567476	10545018	10601162	10580922
1.2.2.2 Long-term Time Deposits (Including Merger)	(10244500)	(9650229)	(10594186)	(10648851)	(10626683)
1.3 'Other' Deposits with RBI	94536	71123	95766	91971	91225
1.4 Call/Term Funding from Financial Institutions	777942	784342	764461	884777	935190
<b>2 Sources</b>					
2.1 Domestic Credit	25295986	23278576	26017302	25825273	25825974
2.1 Domestic Credit (Including Merger)	(25918227)	(24001423)	(26582877)	(26385167)	(26384962)
2.1.1 Net Bank Credit to the Government	7512016	7224878	7424141	7629016	7612861
2.1.1 Net Bank Credit to the Government (Including Merger)	(7603571)	(7337446)	(7489485)	(7694364)	(7678213)
2.1.1.1 Net RBI credit to the Government	1193213	1197085	1026142	1081536	1060910
2.1.1.2 Credit to the Government by the Banking System	6318803	6027793	6397999	6547480	6551951
2.1.1.2 Credit to the Government by the Banking System (Including Merger)	(6410358)	(6140360)	(6463344)	(6612828)	(6617302)
2.1.2 Bank Credit to the Commercial Sector	17783970	16053697	18593161	18196257	18213113
2.1.2 Bank Credit to the Commercial Sector (Including Merger)	(18314656)	(16663977)	(19093392)	(18690802)	(18706750)
2.1.2.1 RBI Credit to the Commercial Sector	14406	5144	10922	11107	10935
2.1.2.2 Credit to the Commercial Sector by the Banking System	17769564	16048553	18582239	18185151	18202178
2.1.2.2 Credit to the Commercial Sector by the Banking System (Including Merger)	(18300250)	(16658833)	(19082470)	(18679695)	(18695815)
2.1.2.2.1 Other Investments ( Non-SLR Securities)	1089184	1119528	1432378	1096760	1112229
2.2 Government's Currency Liabilities to the Public	33432	31148	34065	34065	34306
2.3 Net Foreign Exchange Assets of the Banking Sector	5110820	4837647	5180164	5282474	5304164
2.3.1 Net Foreign Exchange Assets of the RBI	5240824	4799704	5286756	5418428	5433786
2.3.2 Net Foreign Currency Assets of the Banking System	-130004	37943	-106593	-135954	-129622
2.4 Capital Account	3912897	3932845	4258925	4310491	4317778
2.5 Other items (net)	1653576	922057	1223505	1050458	1044496

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