

## 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	
		Sep. 22	Aug. 23	Sep. 6	Sep. 20
	1	2	3	4	5
<b>I Components</b>					
1.1 Aggregate Deposits of Residents	20145188 (20253430)	18954584 (19096581)	20991067 (21070014)	21213218 (21290169)	21163509 (21238985)
1.1.1 Demand Deposits	2443853	2204591	2446039	2457244	2498373
1.1.2 Time Deposits of Residents	17701334 (17809577)	16749993 (16891990)	18545028 (18623975)	18755975 (18832925)	18665136 (18740611)
1.1.2.1 Short-term Time Deposits	7965600	7537497	8345262	8440189	8399311
1.1.2.1.1 Certificates of Deposits (CDs)	3693999	280304	441388	450106	467853
1.1.2.2 Long-term Time Deposits	9735734	9212496	10199765	10315786	10265825
1.2 Call/Term Funding from Financial Institutions	777942	839627	911377	843672	879626
<b>2 Sources</b>					
2.1 Domestic Credit	23019606 (23641847)	21519171 (22224577)	23918044 (24468278)	24062713 (24604913)	24156294 (24696244)
2.1.1 Credit to the Government	6014054 (6105610)	5867696 (5980661)	6300226 (6365128)	6319540 (6383225)	6338211 (6401753)
2.1.2 Credit to the Commercial Sector	17005551 (17536238)	15651476 (16243916)	17617818 (18103150)	17743173 (18221688)	17818082 (18294491)
2.1.2.1 Bank Credit	15901477 (16432164)	14558874 (15151314)	16459977 (16945309)	16568087 (17046602)	16648643 (17125052)
2.1.2.1.1 Non-food Credit	15878397 (16409083)	14540009 (15132449)	16435616 (16920948)	16546583 (17025099)	16628718 (17105126)
2.1.2.2 Net Credit to Primary Dealers	22904	15674	16000	16422	15588
2.1.2.3 Investments in Other Approved Securities	949	696	358	535	649
2.1.2.4 Other Investments (in non-SLR Securities)	1080222	1076232	1141482	1158129	1153202
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	-130004	24056	-143320	-134927	-82683
2.2.1 Foreign Currency Assets	241661	321548	283039	291486	358411
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	221796	184084	255112	260147	266682
2.2.3 Overseas Foreign Currency Borrowings	149868	113408	171247	166266	174411
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	893350	932184	1168575	1320973	1077119
2.3.1 Balances with the RBI	931483	959345	960220	988846	956255
2.3.2 Cash in Hand	89433	94141	96191	90022	86246
2.3.3 Loans and Advances from the RBI	127566	121303	-112164	-242104	-34618
2.4 Capital Account	2299592	2238432	2533660	2538361	2538975
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	560230	442768	507195	653508	568620
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	787560	763831	759393	886025	856786
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	197781	175607	122730	134616	131836

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