

CURRENT STATISTICS

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2024-25	2024	2025		
		Apr. 19	Mar. 21	Apr. 04	Apr. 18
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	22228885 (22288331)	20420942 (20526924)	22228885 (22288331)	22769964 (22829831)	22514062 (22572594)
1.1.1 Demand Deposits	2698049	2461947	2698049	2781234	2638562
1.1.2 Time Deposits of Residents	19530836 (19590283)	17958995 (18064977)	19530836 (19590283)	19988730 (20048596)	19875499 (19934032)
1.1.2.1 Short-term Time Deposits	8788876	8081548	8788876	8994928	8943975
1.1.2.1.1 Certificates of Deposits (CDs)	527375	370047	527375	523653	521063
1.1.2.2 Long-term Time Deposits	10741960	9877447	10741960	10993801	10931525
1.2 Call/Term Funding from Financial Institutions	915248	775338	915248	920596	868605
2 Sources					
2.1 Domestic Credit	25687563 (26156690)	23118372 (23726494)	25687563 (26156690)	25868218 (26332586)	25678284 (26138539)
2.1.1 Credit to the Government	6649537 (6697298)	6059797 (6147101)	6649537 (6697298)	6615848 (6663613)	6645062 (6692827)
2.1.2 Credit to the Commercial Sector	19038025 (19459392)	17058575 (17579393)	19038025 (19459392)	19252371 (19668972)	19033223 (19445712)
2.1.2.1 Bank Credit	17822605 (18243972)	15970978 (16491796)	17822605 (18243972)	17984731 (18401333)	17775378 (18187868)
2.1.2.1.1 Non-food Credit	17786074 (18207441)	15952888 (16473706)	17786074 (18207441)	17955374 (18371976)	17743253 (18155742)
2.1.2.2 Net Credit to Primary Dealers	15458	15910	15458	16547	16537
2.1.2.3 Investments in Other Approved Securities	630	1110	630	777	616
2.1.2.4 Other Investments (in non-SLR Securities)	1199332	1070577	1199332	1250315	1240692
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	54514	-87416	54514	79966	34794
2.2.1 Foreign Currency Assets	529621	288100	529621	541180	501919
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	292270	226470	292270	285863	288271
2.2.3 Overseas Foreign Currency Borrowings	182837	149045	182837	175352	178853
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	1165137	1091678	791777	1206720	1196674
2.3.1 Balances with the RBI	926001	944236	882415	930337	909269
2.3.2 Cash in Hand	81874	100321	81874	77425	81713
2.3.3 Loans and Advances from the RBI	-157261	-47122	172512	-198958	-205693
2.4 Capital Account	2581908	2336884	2581908	2607399	2655975
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	1181172	589471	807812	856945	871111
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	878795	748203	878795	846530	836232
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	118268	196397	118268	122227	120132

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