

Appendix Table III.10: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding		Variations							
	as on		Financial year				April-August			
	March 21,	2002-03	2001-02		2003-04		2002-03			
	2003	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Per cent
1	2	3	4	5	6	7	8	9	10	
Components										
C.I Aggregate Deposits of Residents (C.I.1+C.I.2)	11,88,613	1,76,103	17.4	1,35,989	15.5	84,499	7.1	1,12,035	11.1	
	(11,58,942)	(1,46,432)	(14.5)					(73,829)	(7.3)	
C.I.1 Demand Deposits	1,70,289	17,241	11.3	10,496	7.4	4,219	2.5	-2,137	-1.4	
C.I.2 Time Deposits of Residents (C.I.2.1+C.I.2.2)	10,18,324	1,58,862	18.5	1,25,493	17.1	80,279	7.9	1,14,172	13.3	
	(9,88,653)	(1,29,191)	(15.0)					(75,966)	(8.8)	
C.I.2.1 Short-term Time Deposits	4,58,246	71,488	18.5	56,472	17.1	36,125	7.9	51,377	13.3	
C.I.2.1.1 Certificates of Deposits (CDs)	722	-1,511	-67.7	1,221	120.7	573	79.4	-839	-37.6	
C.I.2.2 Long-term Time Deposits	5,60,078	87,374	18.5	69,021	17.1	44,154	7.9	62,795	13.3	
C.II Call/Term Funding from Financial Institutions	12,638	9,609	317.2	463	18.0	4,462	35.3	6,667	220.1	
Sources										
S.I Domestic Credit (S.I.1+S.I.2)	14,14,455	2,67,294	23.3	1,56,703	15.8	75,941	5.4	1,39,888	12.2	
S.I.1 Credit to the Government	5,23,417	1,12,241	27.3	71,141	20.9	67,678	12.9	64,245	15.6	
S.I.2 Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	8,91,038	1,55,053	21.1	85,561	13.2	8,263	0.9	75,643	10.3	
S.I.2.1 Bank Credit	7,29,215	1,39,492	23.7	78,289	15.3	-1,971	-0.3	63,658	10.8	
S.I.2.1.1 Non-food Credit	6,79,736	1,43,991	26.9	64,302	13.6	6,226	0.9	61,236	11.4	
S.I.2.2 Net Credit to Primary Dealers	4,093	3,765	1,148.9	461	-346.6	3,022	73.8	5,295	1,614.3	
S.I.2.3 Investments in Other Approved Securities	24,129	-2,964	-10.9	-3,032	-10.1	3,302	13.7	-1,348	-5.0	
S.I.2.4 Other Investments (in non-SLR Securities)	1,33,601	14,759	12.4	9,844	9.0	3,910	2.9	8,037	6.8	
S.II Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-68,366	-30,235	79.3	-2,202	6.1	-2,234	3.3	-34	0.1	
S.II.1 Foreign Currency Assets	31,082	-22,994	-42.5	2,430	4.7	-1,993	-6.4	2,247	4.2	
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	92,240	1,390	1.5	4,753	5.5	-3,070	-3.3	2,141	2.4	
S.II.3 Overseas Foreign Currency Borrowings	7,208	5,851	431.2	-121	-8.2	3,311	45.9	139	10.2	
S.III Net Bank Reserves (S.III.1+S.III.2-S.III.3)	65,823	792	1.2	3,725	6.1	12,213	18.6	8,752	13.5	
S.III.1 Balances with the RBI	58,335	-4,067	-6.5	2,858	4.8	11,330	19.4	4,715	7.6	
S.III.2 Cash in Hand	7,567	1,322	21.2	587	10.4	805	10.6	436	7.0	
S.III.3 Loans and Advances from the RBI	79	-3,537	-97.8	-280	-7.2	-78	-98.7	-3,601	-99.6	
S.IV Capital Account	86,541	14,221	19.7	8,807	13.9	13,436	15.5	17,067	23.6	
S.V. Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)	1,24,120	37,918	44.0	12,967	17.7	-16,476	-13.3	12,836	14.9	
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	1,22,598	12,072	10.9	20,796	23.2	-4,069	-3.3	12	0.0	
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	7,420	6,054	443.2	-13,235	-90.6	1,588	21.4	9,620	704.2	

Notes :

1.Data are provisional.

2.Figures in brackets exclude the impact of mergers since May 3, 2002.