

Appendix Table III.10: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 19, 2004	Variations							
		Financial year				April-September			
		2002-03		2003-04		2003-04		2004-05	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	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)	14,29,080	1,75,838 (1,46,167)	17.4 (14.4)	2,40,732	20.3	98,180	8.3	80,267	5.6
C.I.1 Demand Deposits	2,25,022	17,241	11.3	54,733	32.1	5,415	3.2	-7,895	-3.5
C.I.2 Time Deposits of Residents (C.I.2.1 + C.I.2.2)	12,04,058	1,58,596	18.5	1,86,000	18.3	92,764	9.1	88,161	7.3
C.I.2.1 Short-term Time Deposits	5,41,826	71,368	18.5	83,700	18.3	41,744	9.1	39,673	7.3
C.I.2.1.1 Certificates of Deposits (CDs)	6,911	-1,499	-67.1	6,177	840.9	1,106	150.6	-3,780	-54.7
C.I.2.1.2 Long-term Time Deposits	6,62,232	87,228	18.5	1,02,300	18.3	51,020	9.1	48,489	7.3
C.II Call/Term Funding from Financial Institutions	24,670	9,609	317.3	12,032	95.2	4,779	37.8	5,950	24.1
Sources									
S.I Domestic Credit (S.I.1 + S.I.2)	16,57,237	2,67,294	23.3	2,42,782	17.2	96,732	6.8	1,07,417	6.5
S.I.1 Credit to the Government	6,54,758	1,12,241	27.3	1,31,341	25.1	80,866	15.4	29,663	4.5
S.I.2 Credit to the Commercial Sector (S.I.2.1 + S.I.2.2 + S.I.2.3 + S.I.2.4 + S.I.2.5)	10,02,479	1,55,053	21.1	1,11,441	12.5	15,866	1.8	77,754	7.8
S.I.2.1 Food Credit	35,961	-4,499	-8.3	-13,518	-27.3	-12,014	-24.3	2,228	6.2
S.I.2.2 Non-food Credit	8,04,824	1,43,992	26.9	1,25,088	18.4	18,277	2.7	76,237	9.5
S.I.2.3 Net Credit to Primary Dealers	1,946	3,765	1,148.9	-2,147	-52.5	4,778	116.7	299	15.4
S.I.2.4 Investments in Other Approved Securities	22,830	-2,964	-10.9	-1,299	-5.4	-420	-1.7	3,734	16.4
S.I.2.5 Other Investments (in non-SLR Securities)	1,36,918	14,759	12.4	3,317	2.5	5,245	3.9	-4,744	-3.5
S.II Net Foreign Currency Assets of Commercial Banks (S.II.1 - S.II.2 - S.II.3)	-58,531	-30,501	80.0	10,101	-14.7	3,090	-4.5	-3,478	5.9
S.II.1 Foreign Currency Assets	33,833	-22,994	-42.5	2,752	8.9	2,887	9.3	-186	-0.6
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	75,336	1,656	1.8	-17,170	-18.6	-3,376	-3.6	970	1.3
S.II.3 Overseas Foreign Currency Borrowings	17,028	5,851	431.0	9,820	136.2	3,173	44.0	2,322	13.6
S.III Net Bank Reserves (S.III.1 + S.III.2 - S.III.3)	76,895	792	1.2	11,072	16.8	5,876	8.9	6,771	8.8
S.III.1 Balances with the RBI	68,997	-4,068	-6.5	10,662	18.3	4,995	8.6	6,327	9.2
S.III.2 Cash in Hand	7,898	1,322	21.2	331	4.4	803	10.6	447	5.7
S.III.3 Loans and Advances from the RBI	0	-3,537	-97.8	-79	-100.0	-78.0	-98.7	3	-
S.IV Capital Account	1,03,108	14,221	19.7	16,568	19.1	13,523	15.6	16,318	15.8
S.V Other items (net) (S.I + S.II + S.III - S.IV - C.I - C.II)	1,18,743	37,917	44.0	-5,377	-4.3	-10,783	-8.7	8,176	6.9
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	1,31,056	12,072	10.9	8,458	6.9	-544	-0.4	1,297	1.0
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	8,254	6,054	443.2	834	11.2	1,635	22.0	-2,782	-33.7

Notes : 1. Data are provisional.

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

3. Time deposits and broad money include India Millennium Deposits (IMDs) aggregating Rs.25,662 crore since November 17, 2000 and the impact of redemption of the Resurgent India Bonds (RIBs) of Rs. 22,693 Crore since October 1, 2003.