

Appendix Table III.1.1: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 18, 2005	Variations									
		Financial year					April-June				
		2003-04		2004-05		2004-05		2005-06		2005-06	
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent
1	2	3	4	5	6	7	8	9	10		
C.I Aggregate Deposits of Residents (C.I.1 + C.I.2)	16,43,814	2,40,732	20.3	2,14,734	15.0	44,545	3.1	59,226	3.6		
C.I.1 Demand Deposits	263,817	54,733	32.1	38,795	17.2	-12,491	-5.6	-10,891	-4.1		
C.I.2 Time Deposits of Residents (C.I.2.1+C.I.2.2)	13,79,997	1,86,000	18.3	1,75,939	14.6	57,036	4.7	70,117	5.1		
C.I.2.1 Short-term Time Deposits	6,20,999	83,700	18.3	79,173	14.6	25,666	4.7	31,553	5.1		
C.I.2.1.1 Certificates of Deposits (CDs)	17,598	6,177	-	10,686	-	-1,615	-23.4	205	1.2		
C.I.2.2 Long-term Time Deposits	7,58,998	1,02,300	18.3	96,767	14.6	31,370	4.7	38,564	5.1		
C.II Call/Term-Funding from Financial Institutions	69,304	12,032	95.2	44,634	180.9	4,966	20.1	1,017	1.5		
Sources											
S.I Domestic Credit (S.I.1+S.I.2)	19,80,221	2,42,782	17.2	3,22,984	19.5	65,867	4.0	57,878	2.9		
S.I.1 Credit to the Government	7,17,791	1,31,341	25.1	63,034	9.6	44,952	6.9	7,542	1.1		
S.I.2 Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	12,62,430	1,11,441	12.5	2,59,951	25.9	20,916	2.1	50,336	4.0		
S.I.2.1 Bank Credit	10,92,091	1,11,570	15.3	2,51,306	29.9	23,211	2.8	51,960	4.8		
S.I.2.1.1 Non-food Credit	10,50,970	1,25,088	18.4	2,46,146	30.6	15,660	1.9	47,354	4.5		
S.I.2.2 Net Credit to Primary Dealers	1,447	-2,147	-52.5	-499	-25.6	-359	-18.5	2,162	149.4		
S.I.2.3 Investments in Other	25,272	-1,299	-5.4	2,442	10.7	-215	-0.9	-461	-1.8		
S.I.2.4 Approved Securities	1,43,621	3,317	2.5	6,703	4.9	-1,721	-1.3	-3,324	-2.3		
Other Investments (in non-SLR Securities)											
S.II Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-74,733	10,101	-14.7	-16,202	27.7	-9,425	16.1	-1,829	2.4		
S.II.1 Foreign Currency Assets	27,381	2,752	8.9	-6,452	-19.1	-6,108	-18.1	-1,189	-4.3		
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	76,133	-17,170	-18.6	797	1.1	426	0.6	-815	-1.1		
S.II.3 Overseas Foreign Currency Borrowings	25,981	9,820	136.2	8,953	52.6	2,891	17.0	1,455	5.6		
S.III Net Bank Reserves (S.III.1+S.III.2-S.III.3)	96,478	11,072	16.8	19,583	25.5	4,656	6.1	1,780	1.8		
S.III.1 Balances with the RBI	88,105	10,662	18.3	19,108	27.7	4,338	6.3	1,497	1.7		
S.III.2 Cash in Hand	8,422	331	4.4	524	6.6	1,136	14.4	1,007	12.0		
S.III.3 Loans and Advances from the RBI	50	-79	-	50	-	819	-	724	0.0		
S.IV Capital Account	1,31,836	16,568	19.1	28,728	27.9	12,155	11.8	22,610	17.2		
S.V Other items (net) (S.V.1+S.V.2-S.V.3-S.V.4-S.V.5)	1,57,011	-5,377	-4.3	38,269	32.2	-567	-0.5	-25,023	-15.9		
S.V.1 Other Demand and Time Liabilities (net of S.II.3)	1,48,344	8,458	6.9	17,289	13.2	-9,472	-7.2	-22,539	-15.2		
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	19,974	834	11.2	11,721	142.0	-1,172	-14.2	8,091	40.5		

- : Nil/Negligible.

Note: 1. Data are provisional.

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