

### Appendix Table III.1.1: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 31, 2006	Variations											
		Financial year*						April-September					
		2004-05		2005-06		2005-06		2005-06		2006-07		2006-07	
		Absolute	Per cent	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				
<b>Components</b>													
<b>C.I Aggregate Deposits of Residents (C.I.1+C.I.2)</b>	<b>20,49,773</b>	<b>1,94,980</b>	<b>13.6</b>	<b>3,40,789</b>	<b>19.9</b>	<b>1,36,741</b>	<b>8.0</b>	<b>1,87,909</b>	<b>9.2</b>				
C.I.1 Demand Deposits	3,64,640	23,005	10.2	78,623	27.5	18,917	6.6	-7,463	-2.0				
C.I.2 Time Deposits of Residents (C.I.2.1+C.I.2.2)	16,85,133	1,71,975	14.3	2,62,167	18.4	1,17,824	8.3	1,95,372	11.6				
C.I.2.1 Short-term Time Deposits	7,58,310	77,389	14.3	1,17,975	18.4	53,021	8.3	87,917	11.6				
C.I.2.1.1 Certificates of Deposits (CDs)	44,499	6,201	89.7	28,972	186.6	12,462	80.3	21,289	47.8				
C.I.2.2 Long-term Time Deposits	9,26,823	94,586	14.3	1,44,192	18.4	64,803	8.3	1,07,454	11.6				
<b>C.II Call/Term Funding from Financial Institutions</b>	<b>83,144</b>	<b>44,853</b>	<b>181.8</b>	<b>11,224</b>	<b>15.6</b>	<b>6,357</b>	<b>8.8</b>	<b>1,507</b>	<b>1.8</b>				
<b>Sources</b>													
<b>S.I Domestic Credit (S.I.1+S.I.2)</b>	<b>23,64,241</b>	<b>3,26,410</b>	<b>19.7</b>	<b>3,22,807</b>	<b>15.8</b>	<b>1,34,145</b>	<b>6.6</b>	<b>1,91,534</b>	<b>8.1</b>				
S.I.1 Credit to the Government	7,00,742	64,224	9.8	-19,514	-2.7	16,868	2.3	30,142	4.3				
S.I.2 Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	16,63,499	2,62,186	26.1	3,42,321	25.9	1,17,278	8.9	1,61,393	9.7				
S.I.2.1 Bank Credit	15,07,077	2,59,643	30.9	3,54,868	30.8	1,24,029	10.8	1,47,657	9.8				
S.I.2.1.1 Non-food Credit	14,66,386	2,54,484	31.6	3,54,193	31.8	1,24,496	11.2	1,54,890	10.6				
S.I.2.2 Net Credit to Primary Dealers	4,369	-499	-25.6	2,586	145.0	4,371	245.1	953	21.8				
S.I.2.3 Investments in Other													
S.I.2.3 Approved Securities	16,712	-2,658	-11.6	-3,295	-16.5	-541	-2.7	5,168	30.9				
S.I.2.4 Other Investments (in non-SLR Securities)	1,35,340	5,699	4.1	-11,838	-8.0	-10,581	-7.2	7,616	5.6				
<b>S.II Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)</b>	<b>-45,616</b>	<b>-17,626</b>	<b>-</b>	<b>29,640</b>	<b>-</b>	<b>-6,907</b>	<b>-</b>	<b>-9,458</b>	<b>-</b>				
S.II.1 Foreign Currency Assets	43,494	-8,295	-24.1	14,059	47.8	-3,223	-11.0	-4,636	-10.7				
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	59,275	802	1.1	-16,876	-22.2	991	1.3	5,424	9.2				
S.II.3 Overseas Foreign Currency Borrowings	29,834	8,529	49.8	1,295	4.5	2,693	9.4	-602	-2.0				
<b>S.III Net Bank Reserves (S.III.1+S.III.2-S.III.3)</b>	<b>1,38,619</b>	<b>19,632</b>	<b>25.5</b>	<b>35,581</b>	<b>34.5</b>	<b>12,739</b>	<b>12.4</b>	<b>14,365</b>	<b>10.4</b>				
S.III.1 Balances with the RBI	1,27,061	19,108	27.7	34,077	36.6	12,717	13.7	13,286	10.5				
S.III.2 Cash in Hand	13,046	574	7.3	2,897	28.5	727	7.2	1,021	7.8				
S.III.3 Loans and Advances from the RBI	1,488	50	-	1,393	-	705	-	-58	-				
<b>S.IV Capital Account</b>	<b>1,77,727</b>	<b>29,135</b>	<b>27.9</b>	<b>40,320</b>	<b>29.3</b>	<b>22,889</b>	<b>16.7</b>	<b>15,205</b>	<b>8.6</b>				
<b>S.V Other items (net) (S.V.I+S.V.II+S.V.III-S.V.IV-C.I-C.II)</b>	<b>1,46,600</b>	<b>59,448</b>	<b>48.9</b>	<b>-4,304</b>	<b>-2.9</b>	<b>-26,009</b>	<b>-17.2</b>	<b>-8,180</b>	<b>-5.6</b>				
S.V.1 Other Demand and Time Liabilities (net of S.II.3)	1,58,946	36,146	27.6	468	0.3	-10,863	-6.9	29,038	18.3				
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	25,141	8,945	108.4	2,031	8.8	4,506	19.5	-8,391	-33.4				

- : Nil/Negligible.

\* : Variation over April 1, 2005.

**Note:** 1. Data are provisional.

2. Time deposits include the impact of India Millennium Deposits (IMDs).