

Appendix Table III.12: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 30, 2007	Variations									
		Financial year					April-September				
		2005-06*		2006-07		2006-07		2007-08		2007-08	
		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>25,41,201</b>	<b>3,40,789</b>	<b>19.9</b>	<b>4,91,427</b>	<b>24.0</b>	<b>1,97,073</b>	<b>9.6</b>	<b>2,61,947</b>	<b>10.3</b>		
C.I.1 Demand Deposits	4,29,137	78,623	27.5	64,497	17.7	2,028	0.6	10,748	2.5		
C.I.2 Time Deposits of Residents (C.I.2.1+C.I.2.2)	21,12,063	2,62,167	18.4	4,26,930	25.3	1,95,045	11.6	2,51,199	11.9		
C.I.2.1 Short-term Time Deposits	9,50,429	1,17,975	18.4	1,92,119	25.3	87,770	11.6	1,13,040	11.9		
C.I.2.1.1 Certificates of Deposits (CDs)	97,354	28,972	-	52,855	-	21,287	-	24,181	-		
C.I.2.2 Long-term Time Deposits	11,61,635	1,44,192	18.4	2,34,812	25.3	1,07,275	11.6	1,38,160	11.9		
<b>C.II Call/Term Funding from Financial Institutions</b>	<b>85,836</b>	<b>11,224</b>	<b>15.6</b>	<b>2,692</b>	<b>3.2</b>	<b>1,542</b>	<b>1.9</b>	<b>2,625</b>	<b>3.1</b>		
<b>Sources</b>											
<b>S.I Domestic Credit (S.I.1+S.I.2)</b>	<b>28,62,491</b>	<b>3,22,807</b>	<b>15.8</b>	<b>4,98,250</b>	<b>21.1</b>	<b>1,98,032</b>	<b>8.4</b>	<b>2,32,425</b>	<b>8.1</b>		
S.I.1 Credit to the Government	7,74,980	-19,514	-2.7	74,238	10.6	33,961	4.8	1,13,299	14.6		
S.I.2 Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	20,87,511	3,42,321	25.9	4,24,012	25.5	1,64,071	9.9	1,19,125	5.7		
S.I.2.1 Bank Credit	19,28,913	3,54,868	30.8	4,21,836	28.0	1,54,414	10.2	96,486	5.0		
S.I.2.1.1 Non-food Credit	18,82,392	3,54,193	31.8	4,16,006	28.4	1,61,647	11.0	1,05,998	5.6		
S.I.2.2 Net Credit to Primary Dealers	2,799	2,586	145.0	-1,570	-35.9	2,025	46.4	497	17.8		
S.I.2.3 Investments in Other Approved Securities	15,451	-3,295	-16.5	-1,262	-7.5	-606	-3.6	4,215	27.3		
S.I.2.4 Other Investments (in non-SLR Securities)	1,40,347	-11,838	-8.0	5,007	3.7	8,237	6.1	17,927	12.8		
<b>S.II Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)</b>	<b>-40,259</b>	<b>29,640</b>	<b>-39.4</b>	<b>5,356</b>	<b>-11.7</b>	<b>-10,293</b>	<b>22.6</b>	<b>-11,437</b>	<b>28.4</b>		
S.II.1 Foreign Currency Assets	58,754	14,059	47.8	15,260	35.1	-5,088	-11.7	-16,880	-28.7		
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	67,108	-16,876	-22.2	7,833	13.2	5,589	9.4	-5,959	-8.9		
S.II.3 Overseas Foreign Currency Borrowings	31,905	1,295	4.5	2,071	6.9	-384	-1.3	515	1.6		
<b>S.III Net Bank Reserves (S.III.1+S.III.2-S.III.3)</b>	<b>1,90,086</b>	<b>35,581</b>	<b>34.5</b>	<b>51,467</b>	<b>37.1</b>	<b>14,292</b>	<b>10.3</b>	<b>82,034</b>	<b>43.2</b>		
S.III.1 Balances with the RBI	1,80,222	34,077	36.6	53,161	41.8	13,286	10.5	74,347	41.3		
S.III.2 Cash in Hand	16,108	2,897	28.5	3,063	23.5	947	7.3	1,506	9.4		
S.III.3 Loans and Advances from the RBI	6,245	1,393	-	4,757	-	-58	-	-6,181	-		
<b>S.IV Capital Account</b>	<b>2,02,618</b>	<b>40,320</b>	<b>29.3</b>	<b>24,891</b>	<b>14.0</b>	<b>18,194</b>	<b>10.2</b>	<b>47,981</b>	<b>23.7</b>		
<b>S.V Other items (net) (S.V.1+S.V.2-S.V.3-S.V.4-S.V.5)</b>	<b>1,82,663</b>	<b>-4,304</b>	<b>-2.9</b>	<b>36,063</b>	<b>24.6</b>	<b>-14,778</b>	<b>-10.1</b>	<b>-9,532</b>	<b>-5.2</b>		
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	2,10,099	468	0.3	51,154	32.2	33,345	21.0	18,984	9.0		
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	14,196	2,031	8.8	-10,945	-43.5	-9,358	-37.2	6,254	44.1		

- : Nil/Negligible.

\* : Variation over April 1, 2005.

Note : 1. Data are provisional.

2. Time Deposits include the impact of redemption of India Millennium Deposits (IMDs), since December 29, 2005.