

Appendix Table III.12: Commercial Bank Survey

(Amount in Rs. crore)

Variable	Outstanding as on March 28, 2008	Variations											
		Financial year						April-September					
		2006-07		2007-08		2007-08		2008-09		2007-08		2008-09	
		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				
Components													
C.I Aggregate Deposits of Residents (C.I.1+C.I.2)	31,40,004	4,94,699	24.1	5,95,531	23.4	2,67,184	10.5	2,39,539	7.6				
C.I.1 Demand Deposits	5,24,310	65,091	17.9	94,579	22.0	15,873	3.7	-27,637	-5.3				
C.I.2 Time Deposits of Residents (C.I.2.1+C.I.2.2)	26,15,695	4,29,609	25.5	5,00,952	23.7	2,51,310	11.9	2,67,176	10.2				
C.I.2.1 Short-term Time Deposits	11,77,063	1,93,324	25.5	2,25,429	23.7	1,13,090	11.9	1,20,229	10.2				
C.I.2.1.1 Certificates of Deposits (CDs)	1,66,642	52,943	119.0	69,200	71.0	21,268	21.8	1,703	1.0				
C.I.2.2 Long-term Time Deposits	14,38,632	2,36,285	25.5	2,75,524	23.7	1,38,221	11.9	1,46,947	10.2				
C.II Call/Term Funding from Financial Institutions	1,06,504	2,692	3.2	20,668	24.1	2,772	3.2	3,391	3.2				
Sources													
S.I Domestic Credit (S.I.1+S.I.2)	35,07,759	5,01,718	21.2	6,41,799	22.4	2,40,279	8.4	1,77,557	5.1				
S.I.1 Credit to the Government	9,58,661	75,316	10.7	1,82,603	23.5	1,19,031	15.3	9,871	1.0				
S.I.2 Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	25,49,097	4,26,402	25.6	4,59,196	22.0	1,21,247	5.8	1,67,686	6.6				
S.I.2.1 Bank Credit	23,61,914	4,24,112	28.1	4,30,724	22.3	1,06,290	5.5	1,80,554	7.6				
S.I.2.1.1 Non-food Credit	23,17,515	4,18,282	28.5	4,32,846	23.0	1,15,802	6.1	1,79,777	7.8				
S.I.2.2 Net Credit to Primary Dealers	3,521	-1,570	-35.9	721	25.8	497	17.8	-2,296	-65.2				
S.I.2.3 Investments in Other Approved Securities	13,053	-1,255	-7.5	-2,405	-15.6	-1,394	-9.0	5,655	43.3				
S.I.2.4 Other Investments (in non-SLR Securities)	1,70,609	5,114	3.8	30,155	21.5	15,853	11.3	-16,226	-9.5				
S.II Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-70,196	5,004	-11.0	-29,585	72.8	-13,766	33.9	-24,406	34.8				
S.II.1 Foreign Currency Assets	31,189	15,260	35.1	-27,564	-46.9	-18,246	-31.1	-5,339	-17.1				
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	56,935	8,185	13.8	-10,525	-15.6	-5,382	-8.0	5,660	9.9				
S.II.3 Overseas Foreign Currency Borrowings	44,451	2,071	6.9	12,546	39.3	902	2.8	13,407	30.2				
S.III Net Bank Reserves (S.III.1+S.III.2-S.III.3)	2,71,166	51,497	37.2	81,050	42.6	82,477	43.4	63,689	23.5				
S.III.1 Balances with the RBI	2,57,122	53,161	41.8	76,900	42.7	74,347	41.3	61,179	23.8				
S.III.2 Cash in Hand	18,044	3,093	23.7	1,905	11.8	1,949	12.1	4,604	25.5				
S.III.3 Loans and Advances from the RBI	4,000	4,757	319.8	-2,245	-35.9	-6,181	-99.0	2,094	52.4				
S.IV Capital Account	2,72,622	25,074	14.1	69,821	34.4	50,997	25.1	49,096	18.0				
S.V. Other items (net) (S.V.I+S.V.II+S.V.III-S.V.IV-C.I-C.II)	1,89,598	35,754	24.4	7,244	4.0	-11,964	-6.6	-75,186	-39.7				
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	2,53,905	51,383	32.3	43,576	20.7	16,806	8.0	-17,448	-6.9				
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	10,797	-11,239	-44.7	-3,105	-22.3	5,622	40.4	-7,341	-68.0				

-: Nil/Negligible.

Note : 1. Data are provisional.

2. Time deposits and broad money reflect the impact of redemption of India Millennium Deposits (IMDs), since December 29, 2005.