

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2022-23	2023		2024	
		Jan. 27	Dec. 29	Jan. 12	Jan. 26
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	17882989	17563835	19769396 (19890683)	19666634 (19785994)	19740368 (19856670)
1.1.1 Demand Deposits	2180431	2156747	2437504	2265400	2355015
1.1.2 Time Deposits of Residents	15702559	15407088	17331892 (17453179)	17401233 (17520593)	17385354 (17501655)
1.1.2.1 Short-term Time Deposits	7066151	6933189	7799351	7830555	7823409
1.1.2.1.1 Certificates of Deposits (CDs)	303993	282706	342514	342781	353658
1.1.2.2 Long-term Time Deposits	8636407	8473898	9532541	9570678	9561944
1.2 Call/Term Funding from Financial Institutions	445329	459769	759065	826016	810828
2 Sources					
2.1 Domestic Credit	20197246	19638447	22358880 (23032763)	22401411 (23064572)	22467590 (23114313)
2.1.1 Credit to the Government	5414322	5193768	5888955 (5989765)	5908945 (6005566)	5879874 (5973362)
2.1.2 Credit to the Commercial Sector	14782924	14444680	16469925 (17042997)	16492466 (17059007)	16587716 (17140952)
2.1.2.1 Bank Credit	13675235	13337536	15389861 (15962934)	15403385 (15969926)	15490356 (16043592)
2.1.2.1.1 Non-food Credit	13655330	13287371	15346723 (15919795)	15359417 (15925957)	15444737 (15997973)
2.1.2.2 Net Credit to Primary Dealers	19491	21097	14127	19939	18260
2.1.2.3 Investments in Other Approved Securities	826	853	737	727	807
2.1.2.4 Other Investments (in non-SLR Securities)	1087371	1085194	1065199	1068415	1078293
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	112467	90895	-60896	-50807	-22951
2.2.1 Foreign Currency Assets	351387	318086	258410	266117	300706
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	160924	155593	197358	198842	202482
2.2.3 Overseas Foreign Currency Borrowings	77996	71598	121947	118082	121175
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	833002	906743	852099	834873	751085
2.3.1 Balances with the RBI	809907	813573	939847	919311	933808
2.3.2 Cash in Hand	90263	110431	95083	86932	84097
2.3.3 Loans and Advances from the RBI	67168	17261	182830	171370	266820
2.4 Capital Account	1916959	1911201	2268729	2269655	2282726
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	897438	701280	352894	423173	361801
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	711655	660102	811858	754133	769739
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	44733	32462	174832	192040	194111

Note: Figures in parentheses include the impact of merger of a non-bank with a bank.