

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2022-23	2022	2023		
		Dec. 30	Dec. 1	Dec. 15	Dec. 29
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	17882989	17581221	19570438	19472229	19769396
			(19696531)	(19596199)	(19890683)
1.1.1 Demand Deposits	2180431	2201751	2334164	2319503	2437504
1.1.2 Time Deposits of Residents	15702559	15379470	17236274	17152725	17331892
			(17362367)	(17276696)	(17453179)
1.1.2.1 Short-term Time Deposits	7066151	6920761	7756323	7718726	7799351
1.1.2.1.1 Certificates of Deposits (CDs)	303993	295397	310104	336290	342514
1.1.2.2 Long-term Time Deposits	8636407	8458708	9479951	9433999	9532541
1.2 Call/Term Funding from Financial Institutions	445329	440444	842265	761992	759065
2 Sources					
2.1 Domestic Credit	20197246	19488545	22281196	22162588	22358880
			(22963751)	(22838800)	(23032763)
2.1.1 Credit to the Government	5414322	5095190	5925721	5858956	5888955
			(6030084)	(5959761)	(5989765)
2.1.2 Credit to the Commercial Sector	14782924	14393355	16355475	16303632	16469925
			(16933668)	(16879038)	(17042997)
2.1.2.1 Bank Credit	13675235	13306853	15247263	15204074	15389861
			(15825456)	(15779480)	(15962934)
2.1.2.1.1 Non-food Credit	13655330	13252881	15205570	15161575	15346723
			(15783763)	(15736981)	(15919795)
2.1.2.2 Net Credit to Primary Dealers	19491	20813	15125	18507	14127
2.1.2.3 Investments in Other Approved Securities	826	854	840	756	737
2.1.2.4 Other Investments (in non-SLR Securities)	1087371	1064836	1092247	1080295	1065199
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	112467	104562	-21684	-36048	-60896
2.2.1 Foreign Currency Assets	351387	332964	284194	276075	258410
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	160924	152563	189965	195358	197358
2.2.3 Overseas Foreign Currency Borrowings	77996	75839	115913	116766	121947
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	833002	960618	1030207	957144	852099
2.3.1 Balances with the RBI	809907	841612	938484	936401	939847
2.3.2 Cash in Hand	90263	98615	87995	84432	95083
2.3.3 Loans and Advances from the RBI	67168	-20391	-3728	63690	182830
2.4 Capital Account	1916959	1902972	2266159	2270375	2268729
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	897438	629089	610857	579088	352894
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	711655	676799	836939	914468	811858
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	44733	30579	176616	184379	174832

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