

No. 12: Commercial Bank Survey

(₹ Billion)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2013-14	2014	2015		
		Feb. 21	Jan. 23	Feb. 6	Feb. 20
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	74,514.1	73,219.9	81,385.4	81,993.1	82,084.0
1.1.1 Demand Deposits	7,139.2	6,878.4	7,463.4	7,581.1	7,690.8
1.1.2 Time Deposits of Residents	67,374.9	66,341.5	73,922.0	74,412.0	74,393.2
1.1.2.1 Short-term Time Deposits	30,318.7	29,853.7	33,264.9	33,485.4	33,477.0
1.1.2.1.1 Certificates of Deposits (CDs)	3,741.3	3,315.3	2,725.0	3,411.5	2,708.9
1.1.2.2 Long-term Time Deposits	37,056.2	36,487.8	40,657.1	40,926.6	40,916.3
1.2 Call/Term Funding from Financial Institutions	2,210.4	2,257.5	2,150.1	2,179.9	2,250.6
2 Sources					
2.1 Domestic Credit	86,123.0	84,902.6	93,610.2	94,182.5	94,431.6
2.1.1 Credit to the Government	22,111.9	22,353.3	25,183.5	25,250.6	25,345.0
2.1.2 Credit to the Commercial Sector	64,011.1	62,549.3	68,426.7	68,931.9	69,086.6
2.1.2.1 Bank Credit	59,941.0	58,458.3	63,938.1	64,415.2	64,533.9
2.1.2.1.1 Non-food Credit	58,956.2	57,392.7	62,908.2	63,385.3	63,536.5
2.1.2.2 Net Credit to Primary Dealers	22.5	45.2	46.2	42.5	44.6
2.1.2.3 Investments in Other Approved Securities	16.3	16.5	21.3	19.9	20.4
2.1.2.4 Other Investments (in non-SLR Securities)	4,031.3	4,029.2	4,421.1	4,454.4	4,487.7
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	–1,977.9	–2,128.0	–2,107.2	–2,046.9	–1,878.6
2.2.1 Foreign Currency Assets	1,495.3	1,370.1	1,271.1	1,319.3	1,567.4
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	2,541.5	2,546.2	2,621.4	2,636.1	2,664.2
2.2.3 Overseas Foreign Currency Borrowings	931.7	951.8	756.8	730.1	781.8
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	3,206.0	3,168.8	2,938.9	3,353.8	3,276.7
2.3.1 Balances with the RBI	3,163.4	3,120.0	3,486.7	3,632.3	3,433.1
2.3.2 Cash in Hand	458.7	453.8	523.9	516.5	533.5
2.3.3 Loans and Advances from the RBI	416.1	405.0	1,071.7	795.0	689.9
2.4 Capital Account	7,388.6	7,383.8	8,183.2	8,207.2	8,336.3
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	3,238.1	3,082.2	2,723.3	3,109.1	3,158.7
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	3,451.6	3,421.2	3,555.3	3,877.4	3,681.0
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	–666.1	–609.2	–461.7	–467.7	–485.5