

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2019-20	2019	2020		
		Jul. 19	Jun. 19	Jul. 17	Jul. 31
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	13381983	12478996	13691815	13849180	13988520
1.1.1 Demand Deposits	1617003	1324903	1452440	1491351	1528034
1.1.2 Time Deposits of Residents	11764979	11154093	12239375	12357829	12460486
1.1.2.1 Short-term Time Deposits	5294241	5019342	5507719	5561023	5607219
1.1.2.1.1 Certificates of Deposits (CDs)	169419	217697	123414	112230	106526
1.1.2.2 Long-term Time Deposits	6470739	6134751	6731656	6796806	6853267
1.2 Call/Term Funding from Financial Institutions	309439	351812	286869	278966	273977
2 Sources					
2.1 Domestic Credit	14913131	14039419	15383601	15366838	15541150
2.1.1 Credit to the Government	3684917	3487419	4141325	4185871	4291521
2.1.2 Credit to the Commercial Sector	11228214	10552001	11242276	11180968	11249629
2.1.2.1 Bank Credit	10370861	9658378	10247763	10219112	10282057
2.1.2.1.1 Non-food Credit	10319097	9592376	10158474	10132756	10202769
2.1.2.2 Net Credit to Primary Dealers	11378	8103	12643	10029	9126
2.1.2.3 Investments in Other Approved Securities	8653	5318	1072	1448	1888
2.1.2.4 Other Investments (in non-SLR Securities)	837321	880202	980798	950379	956558
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	21900	-49975	21656	101040	104003
2.2.1 Foreign Currency Assets	315641	262389	289675	353423	355425
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	185510	171595	175313	171331	172750
2.2.3 Overseas Foreign Currency Borrowings	108231	140770	92706	81052	78672
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	899410	748457	823903	827866	893214
2.3.1 Balances with the RBI	536186	533013	451363	434563	435414
2.3.2 Cash in Hand	87260	79028	83141	85307	86229
2.3.3 Loans and Advances from the RBI	-275964	-136416	-289399	-307996	-371571
2.4 Capital Account	1481202	1406277	1537598	1545827	1554316
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	661818	500817	712879	621771	721555
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	495445	358677	426797	416014	444800
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	65654	-52875	75819	81703	73877