

## No. 12: Commercial Bank Survey

(₹ Billion)

| Item  | Outstanding as on last reporting Fridays of the month/<br>reporting Fridays of the month |           |           |           |           |
|---|--|-----------|-----------|-----------|-----------|
|   | 2017-18  | 2017      |           | 2018      |           |
|   |  | Dec. 22   | Nov. 23   | Dec. 7    | Dec. 21   |
|   | 1  | 2         | 3         | 4         | 5         |
| <b>1 Components</b>   |  |           |           |           |           |
| 1.1 Aggregate Deposits of Residents                                     | 112,794.2  | 106,808.0 | 116,598.9 | 117,336.0 | 116,674.5 |
| 1.1.1 Demand Deposits   | 13,702.8   | 11,339.6  | 12,259.6  | 12,008.5  | 11,899.1  |
| 1.1.2 Time Deposits of Residents  | 99,091.4   | 95,468.3  | 104,339.2 | 105,327.5 | 104,775.3 |
| 1.1.2.1 Short-term Time Deposits  | 44,591.1   | 42,960.8  | 46,952.7  | 47,397.4  | 47,148.9  |
| 1.1.2.1.1 Certificates of Deposits (CDs)                                | 1,931.1  | 1,281.5   | 1,687.0   | 1,705.0   | 1,835.4   |
| 1.1.2.2 Long-term Time Deposits   | 54,500.3   | 52,507.6  | 57,386.6  | 57,930.1  | 57,626.4  |
| 1.2 Call/Term Funding from Financial Institutions                       | 3,657.1  | 3,219.3   | 3,490.0   | 3,415.1   | 3,575.0   |
| <b>2 Sources</b>  |  |           |           |           |           |
| 2.1 Domestic Credit   | 127,142.0  | 121,142.2 | 133,799.5 | 134,833.9 | 134,603.9 |
| 2.1.1 Credit to the Government  | 33,174.1   | 33,317.1  | 34,250.9  | 34,506.5  | 33,465.7  |
| 2.1.2 Credit to the Commercial Sector                                   | 93,967.9   | 87,825.1  | 99,548.7  | 100,327.4 | 101,138.2 |
| 2.1.2.1 Bank Credit   | 86,254.2   | 80,682.7  | 91,326.3  | 92,062.5  | 92,876.4  |
| 2.1.2.1.1 Non-food Credit   | 85,834.4   | 80,018.2  | 90,603.4  | 91,268.1  | 92,103.0  |
| 2.1.2.2 Net Credit to Primary Dealers                                   | 64.3   | 105.9     | 113.7     | 141.2     | 95.5      |
| 2.1.2.3 Investments in Other Approved Securities                        | 10.5   | 18.1      | 10.7      | 12.1      | 13.5      |
| 2.1.2.4 Other Investments (in non-SLR Securities)                       | 7,638.9  | 7,018.6   | 8,098.0   | 8,111.6   | 8,152.7   |
| 2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3) | -676.2   | -450.4    | -1,074.4  | -282.0    | -1,013.7  |
| 2.2.1 Foreign Currency Assets   | 2,018.0  | 1,840.4   | 1,784.5   | 2,516.0   | 1,783.6   |
| 2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits          | 1,466.3  | 1,400.8   | 1,536.9   | 1,510.3   | 1,488.2   |
| 2.2.3 Overseas Foreign Currency Borrowings                              | 1,227.9  | 890.0     | 1,322.1   | 1,287.7   | 1,309.1   |
| 2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)                               | 5,321.8  | 4,794.0   | 4,612.8   | 5,125.1   | 3,988.6   |
| 2.3.1 Balances with the RBI   | 5,256.9  | 4,476.7   | 4,765.7   | 4,743.2   | 4,821.1   |
| 2.3.2 Cash in Hand  | 600.6  | 711.5     | 762.4     | 725.3     | 692.2     |
| 2.3.3 Loans and Advances from the RBI                                   | 535.7  | 394.2     | 915.4     | 343.4     | 1,524.7   |
| 2.4 Capital Account   | 11,879.3   | 11,377.7  | 12,786.0  | 12,609.0  | 12,840.5  |
| 2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)                         | 3,457.1  | 4,080.9   | 4,463.1   | 6,316.7   | 4,488.7   |
| 2.5.1 Other Demand and Time Liabilities (net of 2.2.3)                  | 4,360.8  | 4,081.6   | 3,812.7   | 3,794.6   | 4,061.8   |
| 2.5.2 Net Inter-Bank Liabilities (other than to PDs)                    | -268.2   | -64.2     | -506.9    | -444.0    | -471.6    |