

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 | | |
| | 1 | Jun. 21 | May 22 | Jun. 5 | Jun. 19 |
| | 1 | 2 | 3 | 4 | 5 |
| 1 Components | | | | | |
| 1.1 Aggregate Deposits of Residents | 13381983 | 12320748 | 13650980 | 13765618 | 13691815 |
| 1.1.1 Demand Deposits | 1617003 | 1288828 | 1444907 | 1474515 | 1452440 |
| 1.1.2 Time Deposits of Residents | 11764979 | 11031920 | 12206073 | 12291103 | 12239375 |
| 1.1.2.1 Short-term Time Deposits | 5294241 | 4964364 | 5492733 | 5530996 | 5507719 |
| 1.1.2.1.1 Certificates of Deposits (CDs) | 169419 | 210079 | 156220 | 137376 | 123414 |
| 1.1.2.2 Long-term Time Deposits | 6470739 | 6067556 | 6713340 | 6760107 | 6731656 |
| 1.2 Call/Term Funding from Financial Institutions | 309439 | 357137 | 290789 | 287145 | 286869 |
| 2 Sources | | | | | |
| 2.1 Domestic Credit | 14913131 | 13998321 | 15259565 | 15391528 | 15383601 |
| 2.1.1 Credit to the Government | 3684917 | 3464636 | 4052677 | 4148205 | 4141325 |
| 2.1.2 Credit to the Commercial Sector | 11228214 | 10533685 | 11206889 | 11243323 | 11242276 |
| 2.1.2.1 Bank Credit | 10370861 | 9648768 | 10222753 | 10243351 | 10247763 |
| 2.1.2.1.1 Non-food Credit | 10319097 | 9577349 | 10143337 | 10157668 | 10158474 |
| 2.1.2.2 Net Credit to Primary Dealers | 11378 | 8256 | 11861 | 12094 | 12643 |
| 2.1.2.3 Investments in Other Approved Securities | 8653 | 2010 | 1694 | 1666 | 1072 |
| 2.1.2.4 Other Investments (in non-SLR Securities) | 837321 | 874651 | 970580 | 986212 | 980798 |
| 2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3) | 21900 | -68336 | 21068 | 22385 | 21656 |
| 2.2.1 Foreign Currency Assets | 315641 | 245786 | 295272 | 289788 | 289675 |
| 2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits | 185510 | 171718 | 178935 | 174763 | 175313 |
| 2.2.3 Overseas Foreign Currency Borrowings | 108231 | 142404 | 95269 | 92641 | 92706 |
| 2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3) | 899410 | 605629 | 939673 | 866470 | 823903 |
| 2.3.1 Balances with the RBI | 536186 | 503248 | 433987 | 445527 | 451363 |
| 2.3.2 Cash in Hand | 87260 | 79451 | 87990 | 84503 | 83141 |
| 2.3.3 Loans and Advances from the RBI | -275964 | -22930 | -417696 | -336440 | -289399 |
| 2.4 Capital Account | 1481202 | 1424941 | 1545433 | 1543188 | 1537598 |
| 2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2) | 661818 | 432788 | 733105 | 684433 | 712879 |
| 2.5.1 Other Demand and Time Liabilities (net of 2.2.3) | 495445 | 347883 | 423646 | 446449 | 426797 |
| 2.5.2 Net Inter-Bank Liabilities (other than to PDs) | 65654 | -50121 | 53427 | 77841 | 75819 |