

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2020-21	2020	2021		
		Sep. 25	Aug. 27	Sep. 10	Sep. 24
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	14960961	14093146	15369949	15429847	15455336
1.1.1 Demand Deposits	1861193	1576060	1790996	1753582	1823739
1.1.2 Time Deposits of Residents	13099768	12517086	13578953	13676265	13631597
1.1.2.1 Short-term Time Deposits	5894896	5632689	6110529	6154319	6134219
1.1.2.1.1 Certificates of Deposits (CDs)	78702	73353	64693	67446	59966
1.1.2.2 Long-term Time Deposits	7204873	6884397	7468424	7521945	7497378
1.2 Call/Term Funding from Financial Institutions	244025	256217	238081	243400	245898
2 Sources					
2.1 Domestic Credit	16378019	15654537	16467365	16573260	16570318
2.1.1 Credit to the Government	4461632	4437463	4591955	4708234	4662056
2.1.2 Credit to the Commercial Sector	11916387	11217074	11875410	11865026	11908262
2.1.2.1 Bank Credit	10949509	10271581	10897601	10912705	10956817
2.1.2.1.1 Non-food Credit	10888255	10205154	10828801	10842967	10894475
2.1.2.2 Net Credit to Primary Dealers	23633	12199	9363	7122	9212
2.1.2.3 Investments in Other Approved Securities	894	1629	1324	1505	1262
2.1.2.4 Other Investments (in non-SLR Securities)	942351	931666	967121	943694	940972
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	125051	258081	219575	246455
2.2.1 Foreign Currency Assets	454866	361222	459653	423104	453232
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	169257	147101	144841	143611
2.2.3 Overseas Foreign Currency Borrowings	63512	66914	54471	58688	63166
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	806963	1488773	1571909	1466234
2.3.1 Balances with the RBI	542693	429915	641437	631652	638826
2.3.2 Cash in Hand	90748	87601	101721	96596	98703
2.3.3 Loans and Advances from the RBI	-376761	-289447	-745615	-843662	-728706
2.4 Capital Account	1578041	1563631	1726288	1708554	1711980
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	673558	879902	982944	869793
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	484143	501728	557985	520219
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	71249	47623	37880	36145