

## 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		
		Apr. 24	Mar. 26	Apr. 9	Apr. 23
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	14960977	13543024	14960977	15057751	14980407
1.1.1 Demand Deposits	1861209	1461382	1861209	1742864	1727332
1.1.2 Time Deposits of Residents	13099768	12081642	13099768	13314887	13253075
1.1.2.1 Short-term Time Deposits	5894896	5436739	5894896	5991699	5963884
1.1.2.1.1 Certificates of Deposits (CDs)	78702	163845	78702	89606	86436
1.1.2.2 Long-term Time Deposits	7204873	6644903	7204873	7323188	7289191
1.2 Call/Term Funding from Financial Institutions	244025	301459	244025	242997	236470
<b>2 Sources</b>					
2.1 Domestic Credit	16368358	15148325	16368358	16414649	16300562
2.1.1 Credit to the Government	4461632	3968353	4461632	4548174	4477794
2.1.2 Credit to the Commercial Sector	11906727	11179973	11906727	11866475	11822767
2.1.2.1 Bank Credit	10949512	10273416	10949512	10888464	10860396
2.1.2.1.1 Non-food Credit	10888258	10220772	10888258	10838765	10802061
2.1.2.2 Net Credit to Primary Dealers	13970	11933	13970	11347	13887
2.1.2.3 Investments in Other Approved Securities	894	1293	894	1136	1180
2.1.2.4 Other Investments (in non-SLR Securities)	942351	893331	942351	965528	947304
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	7264	238802	283187	329158
2.2.1 Foreign Currency Assets	454866	294196	454866	493050	534987
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	180159	152552	153702	153900
2.2.3 Overseas Foreign Currency Borrowings	63512	106773	63512	56161	51930
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	944027	1010202	1238831	1124923
2.3.1 Balances with the RBI	542693	423731	542693	535652	552893
2.3.2 Cash in Hand	90748	87774	90748	86543	93128
2.3.3 Loans and Advances from the RBI	-376761	-432522	-376761	-616636	-478902
2.4 Capital Account	1578041	1525934	1578041	1573648	1605948
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	834319	729201	834319	1062271	931817
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593102	414847	593102	511317	505242
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	70853	68082	70853	67346	66934