

## 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		
		Nov. 20	Oct. 22	Nov. 5	Nov. 19
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	14960961	14204847	15567552	15894328	15634295
1.1.1 Demand Deposits	1861193	1511516	1827341	1973121	1820862
1.1.2 Time Deposits of Residents	13099768	12693331	13740211	13921208	13813433
1.1.2.1 Short-term Time Deposits	5894896	5711999	6183095	6264544	6216045
1.1.2.1.1 Certificates of Deposits (CDs)	78702	66156	57773	55772	56026
1.1.2.2 Long-term Time Deposits	7204873	6981332	7557116	7656664	7597388
1.2 Call/Term Funding from Financial Institutions	244025	264021	257033	257577	260325
<b>2 Sources</b>					
2.1 Domestic Credit	16378019	15782138	16650633	16822224	16720791
2.1.1 Credit to the Government	4461632	4423853	4637469	4685224	4582873
2.1.2 Credit to the Commercial Sector	11916387	11358285	12013164	12137000	12137918
2.1.2.1 Bank Credit	10949509	10434880	11044619	11161089	11162194
2.1.2.1.1 Non-food Credit	10888255	10345924	10980922	11084223	11079778
2.1.2.2 Net Credit to Primary Dealers	23633	11115	7491	9571	9273
2.1.2.3 Investments in Other Approved Securities	894	1472	1189	1291	1622
2.1.2.4 Other Investments (in non-SLR Securities)	942351	910818	959866	965048	964828
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	117124	228026	345733	239502
2.2.1 Foreign Currency Assets	454866	348921	442218	566399	456666
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	165588	145469	152424	144821
2.2.3 Overseas Foreign Currency Borrowings	63512	66208	68722	68242	72344
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	1087871	1397969	1493297	1498308
2.3.1 Balances with the RBI	542693	471488	638589	670135	683604
2.3.2 Cash in Hand	90748	86616	107401	98099	98432
2.3.3 Loans and Advances from the RBI	-376761	-529767	-651979	-725063	-716272
2.4 Capital Account	1578041	1588175	1733101	1734372	1734895
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	930091	718942	774976	829084
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	570368	501782	567279	536420
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	62737	25116	40089	32065