

## No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2021-22	2021		2022	
		Dec. 31	Nov. 18	Dec. 16	Dec. 30
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	16331874	16101231	17155518	17202880	17581221
1.1.1 Demand Deposits	2072747	2066651	2050865	2032432	2201751
1.1.2 Time Deposits of Residents	14259128	14034581	15104653	15170448	15379470
1.1.2.1 Short-term Time Deposits	6416607	6315561	6797094	6826702	6920761
1.1.2.1.1 Certificates of Deposits (CDs)	176718	84894	252530	274311	291491
1.1.2.2 Long-term Time Deposits	7842520	7719019	8307559	8343746	8458708
1.2 Call/Term Funding from Financial Institutions	274594	269971	474861	461797	440444
<b>2 Sources</b>					
2.1 Domestic Credit	17575002	17146425	19117789	19384474	19487073
2.1.1 Credit to the Government	4728179	4607365	5085790	5126768	5095190
2.1.2 Credit to the Commercial Sector	12846823	12539060	14031999	14257705	14391883
2.1.2.1 Bank Credit	11891314	11582087	12947813	13154442	13305854
2.1.2.1.1 Non-food Credit	11836304	11493407	12895573	13099868	13251881
2.1.2.2 Net Credit to Primary Dealers	11522	6589	23052	24960	20813
2.1.2.3 Investments in Other Approved Securities	769	869	822	838	854
2.1.2.4 Other Investments (in non-SLR Securities)	943218	949514	1060312	1077464	1064363
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262711	202369	155234	74805	104562
2.2.1 Foreign Currency Assets	465464	417913	367987	294204	332964
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133439	140623	141836	151499	152563
2.2.3 Overseas Foreign Currency Borrowings	69314	74921	70916	67900	75839
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1475543	972531	876263	960618
2.3.1 Balances with the RBI	683437	716432	814570	810927	841612
2.3.2 Cash in Hand	85926	94182	112441	101606	98615
2.3.3 Loans and Advances from the RBI	-499524	-664928	-45520	36270	-20391
2.4 Capital Account	1743595	1730974	1900013	1902851	1902953
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	756537	722161	715162	768015	627636
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571535	557811	638855	688438	676799
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	29768	17359	28347	29580