

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		
		Dec. 18	Nov. 19	Dec. 17	Dec. 31
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	14960961	14314736	15634295	15720406	16103094
1.1.1 Demand Deposits	1861193	1564598	1820862	1857984	2066651
1.1.2 Time Deposits of Residents	13099768	12750138	13813433	13862422	14036443
1.1.2.1 Short-term Time Deposits	5894896	5737562	6216045	6238090	6316400
1.1.2.1.1 Certificates of Deposits (CDs)	78702	67260	56026	73916	84894
1.1.2.2 Long-term Time Deposits	7204873	7012576	7597388	7624332	7720044
1.2 Call/Term Funding from Financial Institutions	244025	251545	260325	270304	269971
2 Sources					
2.1 Domestic Credit	16378019	15878502	16720791	16880922	17244818
2.1.1 Credit to the Government	4461632	4411845	4582873	4599330	4607365
2.1.2 Credit to the Commercial Sector	11916387	11466657	12137918	12281592	12637453
2.1.2.1 Bank Credit	10949509	10547037	11162194	11313933	11680480
2.1.2.1.1 Non-food Credit	10888255	10453884	11079778	11228353	11591800
2.1.2.2 Net Credit to Primary Dealers	23633	9647	9273	7927	6589
2.1.2.3 Investments in Other Approved Securities	894	1759	1622	1363	869
2.1.2.4 Other Investments (in non-SLR Securities)	942351	908214	964828	958369	949514
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	193391	239502	213904	204416
2.2.1 Foreign Currency Assets	454866	418715	456666	436485	418116
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	164224	144821	147027	138760
2.2.3 Overseas Foreign Currency Borrowings	63512	61101	72344	75554	74940
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	1040155	1498308	1401403	1475543
2.3.1 Balances with the RBI	542693	488262	683604	693730	716432
2.3.2 Cash in Hand	90748	84934	98432	92469	94182
2.3.3 Loans and Advances from the RBI	-376761	-466959	-716272	-615205	-664928
2.4 Capital Account	1578041	1555153	1734895	1733570	1730885
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	990613	829084	771949	820827
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	553551	536420	547007	559684
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	69404	32065	34218	29767