

## No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2020-21	2021		2022	
		Jan. 29	Dec. 31	Jan. 14	Jan. 28
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	14960961	14637387	16103094	15844101	15892908
1.1.1 Demand Deposits	1861193	1691559	2066651	1828349	1912237
1.1.2 Time Deposits of Residents	13099768	12945828	14036443	14015752	13980671
1.1.2.1 Short-term Time Deposits	5894896	5825622	6316400	6307088	6291302
1.1.2.1.1 Certificates of Deposits (CDs)	78702	63159	84894	98722	100092
1.1.2.2 Long-term Time Deposits	7204873	7120205	7720044	7708663	7689369
1.2 Call/Term Funding from Financial Institutions	244025	243063	269971	275737	271587
<b>2 Sources</b>					
2.1 Domestic Credit	16378019	16054242	17244818	17087709	17015040
2.1.1 Credit to the Government	4461632	4432986	4607365	4624647	4579446
2.1.2 Credit to the Commercial Sector	11916387	11621256	12637453	12463061	12435594
2.1.2.1 Bank Credit	10949509	10703752	11680480	11496877	11468977
2.1.2.1.1 Non-food Credit	10888255	10616642	11591800	11411196	11386587
2.1.2.2 Net Credit to Primary Dealers	23633	10040	6589	10362	9861
2.1.2.3 Investments in Other Approved Securities	894	1646	869	1137	1231
2.1.2.4 Other Investments (in non-SLR Securities)	942351	905819	949514	954686	955525
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	206988	204416	209028	228539
2.2.1 Foreign Currency Assets	454866	428781	418116	420304	443146
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	165378	138760	138878	139618
2.2.3 Overseas Foreign Currency Borrowings	63512	56415	74940	72398	74988
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	1140062	1475543	1385329	1296725
2.3.1 Balances with the RBI	542693	476349	716432	683105	681336
2.3.2 Cash in Hand	90748	89471	94182	87459	89774
2.3.3 Loans and Advances from the RBI	-376761	-574242	-664928	-614764	-525614
2.4 Capital Account	1578041	1565630	1730885	1734464	1737188
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	843995	955212	820827	827763	638621
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	553165	559684	507565	530821
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	80681	73358	29767	27716	35577