

## 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		
		Mar. 27	Feb. 26	Mar. 12	Mar. 26
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	14960977	13381983	14768614	14801138	14960977
1.1.1 Demand Deposits	1861209	1617003	1703094	1696362	1861209
1.1.2 Time Deposits of Residents	13099768	11764979	13065520	13104776	13099768
1.1.2.1 Short-term Time Deposits	5894896	5294241	5879484	5897149	5894896
1.1.2.1.1 Certificates of Deposits (CDs)	78702	169419	55560	56509	78702
1.1.2.2 Long-term Time Deposits	7204873	6470739	7186036	7207627	7204873
1.2 Call/Term Funding from Financial Institutions	244025	309439	244737	243288	244025
<b>2 Sources</b>					
2.1 Domestic Credit	16368358	14967529	16166115	16248176	16368358
2.1.1 Credit to the Government	4461632	3738696	4460126	4513933	4461632
2.1.2 Credit to the Commercial Sector	11906727	11228833	11705989	11734243	11906727
2.1.2.1 Bank Credit	10949512	10370861	10774742	10795818	10949512
2.1.2.1.1 Non-food Credit	10888258	10319097	10699536	10726626	10888258
2.1.2.2 Net Credit to Primary Dealers	13970	11997	18752	17319	13970
2.1.2.3 Investments in Other Approved Securities	894	8653	1197	1078	894
2.1.2.4 Other Investments (in non-SLR Securities)	942351	837321	911298	920028	942351
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	21900	219488	253004	238802
2.2.1 Foreign Currency Assets	454866	315641	437539	455746	454866
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	185510	164966	154667	152552
2.2.3 Overseas Foreign Currency Borrowings	63512	108231	53085	48075	63512
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	899410	1151726	1118234	1010202
2.3.1 Balances with the RBI	542693	536186	462156	461182	542693
2.3.2 Cash in Hand	90748	87260	91537	91795	90748
2.3.3 Loans and Advances from the RBI	-376761	-275964	-598033	-565257	-376761
2.4 Capital Account	1578041	1481202	1570946	1570973	1578041
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	834319	716216	953032	1004016	834319
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593102	495445	571210	589339	593102
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	70853	66273	77310	73405	70853