

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2022-23	2022		2023	
		Jul. 29	Jun. 30	Jul. 14	Jul. 28
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	17882989	16841141	18979328	18697719 (18851714)	18837814 (18988273)
1.1.1 Demand Deposits	2180431	2042035	2447471	2181422	2257972
1.1.2 Time Deposits of Residents	15702559	14799106	16531857	16516298 (16670293)	16579842 (16730301)
1.1.2.1 Short-term Time Deposits	7066151	6659598	7439336	7432334	7460929
1.1.2.1.1 Certificates of Deposits (CDs)	303993	233740	283125	279000	303026
1.1.2.2 Long-term Time Deposits	8636407	8139508	9092521	9083964	9118913
1.2 Call/Term Funding from Financial Institutions	445329	353600	475004	787772	784342
2 Sources					
2.1 Domestic Credit	20197246	18437669	21137680	20980491 (21706469)	21048413 (21771260)
2.1.1 Credit to the Government	5414322	5013472	5669865	5704531 (5817000)	5726039 (5838607)
2.1.2 Credit to the Commercial Sector	14782924	13424197	15467815	15275959 (15889469)	15322374 (15932654)
2.1.2.1 Bank Credit	13675235	12369350	14391695	14148290 (14761800)	14191819 (14802098)
2.1.2.1.1 Non-food Credit	13655330	12337006	14363789	14123986 (14737496)	14170982 (14781262)
2.1.2.2 Net Credit to Primary Dealers	19491	15084	14859	18826	18826
2.1.2.3 Investments in Other Approved Securities	826	825	756	755	753
2.1.2.4 Other Investments (in non-SLR Securities)	1087371	1038938	1060505	1108088	1110976
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	112467	204572	34504	11288	37943
2.2.1 Foreign Currency Assets	351387	395107	296323	295993	328316
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	160924	131172	175275	179058	178980
2.2.3 Overseas Foreign Currency Borrowings	77996	59363	86544	105648	111393
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	833002	1031308	1106704	1143772	1130067
2.3.1 Balances with the RBI	809907	834457	871167	866893	899279
2.3.2 Cash in Hand	90263	108463	113854	103483	96924
2.3.3 Loans and Advances from the RBI	67168	-88389	-121683	-173396	-133864
2.4 Capital Account	1916959	1879725	2111408	2209800	2223182
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	897438	599083	713148	440259	371086
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	711655	601122	741104	697225	709381

Note: Figures in parentheses include the impact of merger of a non-bank with a bank.