

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2019-20	2020		2021	
		Jan. 31	Dec. 18	Jan. 15	Jan. 29
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	13381983	13146270	14314737	14460445	14632387
1.1.1 Demand Deposits	1617003	1431011	1564598	1573361	1691542
1.1.2 Time Deposits of Residents	11764979	11715259	12750139	12887084	12940845
1.1.2.1 Short-term Time Deposits	5294241	5271866	5737562	5799188	5823380
1.1.2.1.1 Certificates of Deposits (CDs)	169419	176959	67260	68287	63159
1.1.2.2 Long-term Time Deposits	6470739	6443392	7012576	7087896	7117465
1.2 Call/Term Funding from Financial Institutions	309439	311303	251545	244418	243063
2 Sources					
2.1 Domestic Credit	14967529	14707775	15878503	15977889	16055128
2.1.1 Credit to the Government	3738696	3730741	4411845	4420359	4432987
2.1.2 Credit to the Commercial Sector	11228833	10977034	11466658	11557530	11622141
2.1.2.1 Bank Credit	10370861	10105176	10547037	10640563	10704637
2.1.2.1.1 Non-food Credit	10319097	10026276	10453884	10553613	10617527
2.1.2.2 Net Credit to Primary Dealers	11997	10967	9647	9739	10040
2.1.2.3 Investments in Other Approved Securities	8653	4773	1759	1796	1646
2.1.2.4 Other Investments (in non-SLR Securities)	837321	856117	908214	905432	905819
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	21900	-43812	193391	229451	206988
2.2.1 Foreign Currency Assets	315641	242206	418715	449581	428781
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	185510	177731	164224	164512	165378
2.2.3 Overseas Foreign Currency Borrowings	108231	108287	61101	55617	56415
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	899410	977849	1040155	1087439	1140062
2.3.1 Balances with the RBI	536186	550704	488262	483618	476349
2.3.2 Cash in Hand	87260	81845	84934	83428	89471
2.3.3 Loans and Advances from the RBI	-275964	-345300	-466959	-520393	-574242
2.4 Capital Account	1481202	1462206	1555153	1561785	1565630
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	716216	722033	990614	1028130	961097
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	495445	435443	553551	514540	558300
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	66273	54114	69404	82356	73170