

# 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		
		Aug. 26	Jul. 28	Aug. 11	Aug. 25
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	17882989	16860096	18837814 (18988273)	18907034 (19055516)	18908096 (19054892)
1.1.1 Demand Deposits	2180431	2022999	2257972	2180469	2207156
1.1.2 Time Deposits of Residents	15702559	14837097	16579842 (16730301)	16726565 (16875046)	16700939 (16847735)
1.1.2.1 Short-term Time Deposits	7066151	6676694	7460929	7526954	7515423
1.1.2.1.1 Certificates of Deposits (CDs)	303993	229874	303026	296659	296520
1.1.2.2 Long-term Time Deposits	8636407	8160403	9118913	9199611	9185517
1.2 Call/Term Funding from Financial Institutions	445329	469509	784342	797363	818074
<b>2 Sources</b>					
2.1 Domestic Credit	20197246	18596098	21048413 (21771260)	21171311 (21887271)	21213923 (21928888)
2.1.1 Credit to the Government	5414322	5066468	5726039 (5838607)	5800325 (5912988)	5788050 (5900814)
2.1.2 Credit to the Commercial Sector	14782924	13529629	15322374 (15932654)	15370986 (15974283)	15425873 (16028074)
2.1.2.1 Bank Credit	13675235	12458658	14191819 (14802098)	14257495 (14860792)	14315110 (14917312)
2.1.2.1.1 Non-food Credit	13655330	12430897	14170982 (14781262)	14237565 (14840862)	14295755 (14897956)
2.1.2.2 Net Credit to Primary Dealers	19491	16785	18826	16841	19173
2.1.2.3 Investments in Other Approved Securities	826	790	753	753	775
2.1.2.4 Other Investments (in non-SLR Securities)	1087371	1053396	1110976	1095897	1090815
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1-2.2.2-2.2.3)	112467	210667	37943	17250	44661
2.2.1 Foreign Currency Assets	351387	406927	328316	306893	335015
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	160924	133759	178980	180809	180913
2.2.3 Overseas Foreign Currency Borrowings	77996	62501	111393	108834	109441
2.3 Net Bank Reserves (2.3.1+2.3.2-2.3.3)	833002	992537	1130067	1198518	1110573
2.3.1 Balances with the RBI	809907	764114	899279	912040	1010361
2.3.2 Cash in Hand	90263	108528	96924	107460	93145
2.3.3 Loans and Advances from the RBI	67168	-119896	-133864	-179018	-7067
2.4 Capital Account	1916959	1882026	2223182	2227183	2235769
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	897438	587671	371086	455499	407220
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	711655	599706	709381	749358	776267
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	44733	2566	195490	170951	185564

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