

No. 12: Commercial Bank Survey

(₹ Crore)

| Item | Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month | | | | |
|---|--|----------|----------|----------|----------|
| | 2021-22 | 2022 | | 2023 | |
| | | Jan. 28 | Dec. 30 | Jan. 13 | Jan. 27 |
| | 1 | 2 | 3 | 4 | 5 |
| 1 Components | | | | | |
| 1.1 Aggregate Deposits of Residents | 16331874 | 15892803 | 17581221 | 17521760 | 17563894 |
| 1.1.1 Demand Deposits | 2072747 | 1912237 | 2201751 | 2075619 | 2156747 |
| 1.1.2 Time Deposits of Residents | 14259128 | 13980566 | 15379470 | 15446141 | 15407147 |
| 1.1.2.1 Short-term Time Deposits | 6416607 | 6291255 | 6920761 | 6950764 | 6933216 |
| 1.1.2.1.1 Certificates of Deposits (CDs) | 176718 | 100092 | 291491 | 290587 | 282706 |
| 1.1.2.2 Long-term Time Deposits | 7842520 | 7689311 | 8458708 | 8495378 | 8473931 |
| 1.2 Call/Term Funding from Financial Institutions | 274594 | 271588 | 440444 | 472993 | 459769 |
| 2 Sources | | | | | |
| 2.1 Domestic Credit | 17575002 | 17015052 | 19487073 | 19581341 | 19655333 |
| 2.1.1 Credit to the Government | 4728179 | 4579446 | 5095190 | 5199618 | 5193768 |
| 2.1.2 Credit to the Commercial Sector | 12846823 | 12435606 | 14391883 | 14381723 | 14461566 |
| 2.1.2.1 Bank Credit | 11891314 | 11468977 | 13305854 | 13276978 | 13337536 |
| 2.1.2.1.1 Non-food Credit | 11836304 | 11386587 | 13251881 | 13224324 | 13287371 |
| 2.1.2.2 Net Credit to Primary Dealers | 11522 | 9861 | 20813 | 23004 | 21097 |
| 2.1.2.3 Investments in Other Approved Securities | 769 | 1231 | 854 | 853 | 853 |
| 2.1.2.4 Other Investments (in non-SLR Securities) | 943218 | 955537 | 1064363 | 1080888 | 1102079 |
| 2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3) | 262711 | 228447 | 104562 | 9473 | 91276 |
| 2.2.1 Foreign Currency Assets | 465464 | 443146 | 332964 | 315964 | 318413 |
| 2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits | 133439 | 139724 | 152563 | 153010 | 155534 |
| 2.2.3 Overseas Foreign Currency Borrowings | 69314 | 74975 | 75839 | 153481 | 71602 |
| 2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3) | 1268887 | 1295769 | 960618 | 978145 | 906743 |
| 2.3.1 Balances with the RBI | 683437 | 681336 | 841612 | 800904 | 813573 |
| 2.3.2 Cash in Hand | 85926 | 88818 | 98615 | 106218 | 110431 |
| 2.3.3 Loans and Advances from the RBI | -499524 | -525614 | -20391 | -71023 | 17261 |
| 2.4 Capital Account | 1743595 | 1737168 | 1902953 | 1910189 | 1912431 |
| 2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2) | 756537 | 637710 | 627636 | 664017 | 717259 |
| 2.5.1 Other Demand and Time Liabilities (net of 2.2.3) | 571535 | 530834 | 676799 | 525662 | 660098 |
| 2.5.2 Net Inter-Bank Liabilities (other than to PDs) | 26533 | 35577 | 29580 | 22888 | 32462 |