

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2019-20	2019	2020		
		Dec. 20	Nov. 20	Dec. 4	Dec. 18
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	13381983	12834306	14204846	14417880	14314737
1.1.1 Demand Deposits	1617003	1354800	1511516	1592092	1564598
1.1.2 Time Deposits of Residents	11764979	11479505	12693330	12825788	12750139
1.1.2.1 Short-term Time Deposits	5294241	5165777	5711999	5771605	5737562
1.1.2.1.1 Certificates of Deposits (CDs)	169419	156633	66156	67848	67260
1.1.2.2 Long-term Time Deposits	6470739	6313728	6981332	7054184	7012576
1.2 Call/Term Funding from Financial Institutions	309439	319001	264021	252637	251545
2 Sources					
2.1 Domestic Credit	14967529	14543529	15782139	15905302	15878534
2.1.1 Credit to the Government	3738696	3712898	4423853	4487564	4411845
2.1.2 Credit to the Commercial Sector	11228833	10830631	11358285	11417739	11466689
2.1.2.1 Bank Credit	10370861	9947444	10434880	10497687	10547037
2.1.2.1.1 Non-food Credit	10319097	9862301	10345924	10401774	10453884
2.1.2.2 Net Credit to Primary Dealers	11997	8862	11115	10579	9678
2.1.2.3 Investments in Other Approved Securities	8653	11330	1472	1445	1759
2.1.2.4 Other Investments (in non-SLR Securities)	837321	862996	910818	908028	908214
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	21900	-14986	117124	175618	193391
2.2.1 Foreign Currency Assets	315641	278216	348921	401376	418715
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	185510	174575	165588	165208	164224
2.2.3 Overseas Foreign Currency Borrowings	108231	118628	66208	60551	61101
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	899410	846401	1087871	1153125	1040155
2.3.1 Balances with the RBI	536186	562488	471488	476750	488262
2.3.2 Cash in Hand	87260	81116	86616	85443	84934
2.3.3 Loans and Advances from the RBI	-275964	-202797	-529767	-590932	-466959
2.4 Capital Account	1481202	1448878	1588175	1586713	1555153
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	716216	772759	930091	976815	990645
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	495445	441325	570401	541866	553551
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	66273	45986	62737	65878	69435