

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2021-22	2021	2022		
		Aug. 27	Jul. 29	Aug. 12	Aug. 26
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	16331874	15369949	16841141	16815691	16860072
1.1.1 Demand Deposits	2072747	1790996	2042035	1975810	2022999
1.1.2 Time Deposits of Residents	14259128	13578953	14799106	14839881	14837072
1.1.2.1 Short-term Time Deposits	6416607	6110529	6659598	6677946	6676683
1.1.2.1.1 Certificates of Deposits (CDs)	176718	64693	176718	229249	229249
1.1.2.2 Long-term Time Deposits	7842520	7468424	8139508	8161935	8160390
1.2 Call/Term Funding from Financial Institutions	274594	238080	353600	477310	469509
2 Sources					
2.1 Domestic Credit	17575002	16467365	18437669	18560593	18623041
2.1.1 Credit to the Government	4728179	4591955	5013472	5071704	5066468
2.1.2 Credit to the Commercial Sector	12846823	11875410	13424197	13488889	13556573
2.1.2.1 Bank Credit	11891314	10897601	12369350	12425718	12458658
2.1.2.1.1 Non-food Credit	11836304	10828800	12337006	12393621	12430897
2.1.2.2 Net Credit to Primary Dealers	11522	9363	15084	16094	16785
2.1.2.3 Investments in Other Approved Securities	769	1324	825	776	790
2.1.2.4 Other Investments (in non-SLR Securities)	943218	967121	1038938	1046300	1080339
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262711	258025	204572	197533	210153
2.2.1 Foreign Currency Assets	465464	459597	395107	392590	407115
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133439	147101	131172	132987	133784
2.2.3 Overseas Foreign Currency Borrowings	69314	54471	59363	62071	63178
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1488773	1031308	1010071	992537
2.3.1 Balances with the RBI	683437	641437	834457	809848	764114
2.3.2 Cash in Hand	85926	101721	108463	109580	108528
2.3.3 Loans and Advances from the RBI	-499524	-745615	-88389	-90643	-119896
2.4 Capital Account	1743595	1726288	1743595	1880276	1880276
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	756537	879845	735213	594919	615873
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571535	501727	601122	596129	599617
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	47624	11512	12761	2566