

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2020-21	2020	2021		
		Jul. 31	Jun. 18	Jul. 16	Jul. 30
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	14960961	13988519	15146092	15355693	15397908
1.1.1 Demand Deposits	1861193	1528034	1751739	1848184	1834965
1.1.2 Time Deposits of Residents	13099768	12460485	13394353	13507509	13562943
1.1.2.1 Short-term Time Deposits	5894896	5607218	6027459	6078379	6103324
1.1.2.1.1 Certificates of Deposits (CDs)	78702	106526	68603	64728	64620
1.1.2.2 Long-term Time Deposits	7204872	6853267	7366894	7429130	7459619
1.2 Call/Term Funding from Financial Institutions	244025	273977	249080	249767	243052
2 Sources					
2.1 Domestic Credit	16368356	15541150	16385812	16499816	16512272
2.1.1 Credit to the Government	4461632	4291521	4580580	4656842	4642819
2.1.2 Credit to the Commercial Sector	11906724	11249629	11805232	11842974	11869453
2.1.2.1 Bank Credit	10949509	10282057	10841755	10878497	10910567
2.1.2.1.1 Non-food Credit	10888255	10202769	10754843	10792826	10833089
2.1.2.2 Net Credit to Primary Dealers	13970	9126	16166	11027	11848
2.1.2.3 Investments in Other Approved Securities	894	1888	1402	1199	1369
2.1.2.4 Other Investments (in non-SLR Securities)	942351	956558	945909	952251	945669
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	238802	104003	257140	295367	223278
2.2.1 Foreign Currency Assets	454866	355425	470587	515521	429636
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	152552	172750	152451	158614	151188
2.2.3 Overseas Foreign Currency Borrowings	63512	78672	60996	61540	55170
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1010202	893214	1173216	1315368	1420586
2.3.1 Balances with the RBI	542693	435414	669032	660018	674997
2.3.2 Cash in Hand	90748	86229	91330	91550	96153
2.3.3 Loans and Advances from the RBI	-376761	-371571	-412854	-563800	-649436
2.4 Capital Account	1578041	1554316	1698248	1712286	1718679
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	834333	721555	722748	792805	796497
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	593095	444792	514490	480712	518434
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	71018	74778	66063	60658	53300