

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2018-19	2019	2020		
		Feb. 15	Jan. 31	Feb. 14	Feb. 28
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	12410053	11964048	13146270	13048689	13148127
1.1.1 Demand Deposits	1511287	1287716	1436076	1363045	1459926
1.1.2 Time Deposits of Residents	10898766	10676332	11710195	11685644	11688201
1.1.2.1 Short-term Time Deposits	4904445	4804349	5269588	5258540	5259691
1.1.2.1.1 Certificates of Deposits (CDs)	284993	217306	176959	181741	181028
1.1.2.2 Long-term Time Deposits	5994321	5871983	6440607	6427104	6428511
1.2 Call/Term Funding from Financial Institutions	378254	361153	311303	309504	308425
2 Sources					
2.1 Domestic Credit	14032206	13656825	14707970	14702800	14751128
2.1.1 Credit to the Government	3379001	3353658	3730741	3781730	3769059
2.1.2 Credit to the Commercial Sector	10653205	10303167	10977229	10921070	10982069
2.1.2.1 Bank Credit	9771722	9440366	10105180	10042583	10104866
2.1.2.1.1 Non-food Credit	9730112	9378626	10026280	9969259	10039270
2.1.2.2 Net Credit to Primary Dealers	8542	12395	10967	13381	10242
2.1.2.3 Investments in Other Approved Securities	2055	1197	4965	7826	9227
2.1.2.4 Other Investments (in non-SLR Securities)	870886	849209	856117	857279	857733
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	-46861	-79658	-43812	-54450	-34971
2.2.1 Foreign Currency Assets	262383	209924	242206	231596	250745
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	163719	155418	177731	177606	178091
2.2.3 Overseas Foreign Currency Borrowings	145526	134164	108287	108440	107625
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	538104	495597	977850	928470	937016
2.3.1 Balances with the RBI	565707	491843	550704	556182	550033
2.3.2 Cash in Hand	74877	66633	81846	78597	82361
2.3.3 Loans and Advances from the RBI	102480	62879	-345300	-293691	-304622
2.4 Capital Account	1352307	1310686	1462206	1470137	1473980
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	382835	436879	722229	748490	722640
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	398120	382532	435464	446706	476507
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	-47846	-52455	54049	59841	72117