

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		
		Sep. 24	Aug. 26	Sep. 9	Sep. 23
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	16331874	15455341	16860072	16923585	16897198
1.1.1 Demand Deposits	2072747	1823739	2022999	1968535	1981191
1.1.2 Time Deposits of Residents	14259128	13631602	14837072	14955050	14916007
1.1.2.1 Short-term Time Deposits	6416607	6134221	6676683	6729773	6712203
1.1.2.1.1 Certificates of Deposits (CDs)	176718	59966	229249	232228	245508
1.1.2.2 Long-term Time Deposits	7842520	7497381	8160390	8225278	8203804
1.2 Call/Term Funding from Financial Institutions	274594	245898	469509	496019	531879
2 Sources					
2.1 Domestic Credit	17575002	16570318	18623041	18737628	18780840
2.1.1 Credit to the Government	4728179	4662056	5066468	5101395	5074819
2.1.2 Credit to the Commercial Sector	12846823	11908262	13556573	13636234	13706021
2.1.2.1 Bank Credit	11891314	10956817	12458658	12551286	12629875
2.1.2.1.1 Non-food Credit	11836304	10894475	12430897	12522694	12608087
2.1.2.2 Net Credit to Primary Dealers	11522	9212	16785	17688	18753
2.1.2.3 Investments in Other Approved Securities	769	1262	790	765	803
2.1.2.4 Other Investments (in non-SLR Securities)	943218	940972	1080339	1066495	1056590
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262711	244997	210153	194812	227562
2.2.1 Foreign Currency Assets	465464	451769	407115	389808	428000
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133439	143607	133784	132742	134797
2.2.3 Overseas Foreign Currency Borrowings	69314	63166	63178	62254	65641
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1466234	992537	1008202	914364
2.3.1 Balances with the RBI	683437	638826	764114	779186	767171
2.3.2 Cash in Hand	85926	98703	108528	109043	110168
2.3.3 Loans and Advances from the RBI	-499524	-728706	-119896	-119973	-37025
2.4 Capital Account	1743595	1711980	1880276	1883976	1892304
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	756537	868331	615873	637062	601386
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571535	520219	599617	615716	626122
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	36145	2566	1202	10933