

## 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	
		Nov. 19	Oct. 21	Nov. 4	Nov. 18
	1	2	3	4	5
<b>1 Components</b>					
1.1 Aggregate Deposits of Residents	16331874	15634294	17066693	17222246	17155518
1.1.1 Demand Deposits	2072747	1820862	2025649	2056559	2050865
1.1.2 Time Deposits of Residents	14259128	13813432	15041044	15165687	15104653
1.1.2.1 Short-term Time Deposits	6416607	6216044	6768470	6824559	6797094
1.1.2.1.1 Certificates of Deposits (CDs)	176718	56026	232680	240597	252530
1.1.2.2 Long-term Time Deposits	7842520	7597387	8272574	8341128	8307559
1.2 Call/Term Funding from Financial Institutions	274594	260325	548081	487749	474861
<b>2 Sources</b>					
2.1 Domestic Credit	17575002	16720791	19021613	19082007	19117789
2.1.1 Credit to the Government	4728179	4582873	5050880	5080849	5085790
2.1.2 Credit to the Commercial Sector	12846823	12137918	13970732	14001158	14031999
2.1.2.1 Bank Credit	11891314	11162193	12883404	12926233	12947813
2.1.2.1.1 Non-food Credit	11836304	11079778	12857749	12887854	12895573
2.1.2.2 Net Credit to Primary Dealers	11522	9273	20397	19754	23052
2.1.2.3 Investments in Other Approved Securities	769	1622	879	828	822
2.1.2.4 Other Investments (in non-SLR Securities)	943218	964828	1066053	1054343	1060312
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	262711	239431	189668	185579	155234
2.2.1 Foreign Currency Assets	465464	456594	397181	395383	367987
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	133439	144822	137411	144078	141836
2.2.3 Overseas Foreign Currency Borrowings	69314	72341	70102	65726	70916
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	1268887	1498308	846870	994733	972531
2.3.1 Balances with the RBI	683437	683604	793425	801546	814570
2.3.2 Cash in Hand	85926	98432	117173	116838	112441
2.3.3 Loans and Advances from the RBI	-499524	-716272	63728	-76350	-45520
2.4 Capital Account	1743595	1734896	1899214	1890993	1900013
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	756537	829015	544163	661332	715162
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	571535	536423	641670	647402	638855
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	26533	32065	18150	15940	17359