

Appendix Table III.7 : Commercial Bank Survey

(Amount in rupees crore)

Variable	Outstanding as on March 21, 2003	Financial year		Variations		April-June				
		2002-03 Absolute	2001-02 Per cent	2003-04 Absolute	Per cent	2002-03 Absolute	Per cent			
1	2	3	4	5	6	7	8	9	10	
Components										
C.I	Aggregate Deposits of Residents (C.I.1+C.I.2)	11,88,613	1,76,103	17.4	1,35,989	15.5	64,088	5.4	92,380	9.1
		(11,58,942)	(1,46,432)	(14.5)				(52,675)	(5.2)	
C.I.1	Demand Deposits	1,70,289	17,241	11.3	10,496	7.4	9,977	5.9	4,717	3.1
C.I.2	Time Deposits of Residents (C.I.2.1+C.I.2.2)	10,18,324	1,58,862	18.5	1,25,493	17.1	54,111	5.3	87,663	10.2
		(9,88,653)	(1,29,191)	(15.0)				(47,958)	(5.6)	
C.I.2.1	Short-term Time Deposits	4,58,246	71,488	18.5	56,472	17.1	24,350	5.3	39,448	10.2
C.I.2.1.1	Certificates of Deposits (CDs)	722	-1,511	-67.7	1,221	120.7	493	68.3	-482	-21.6
C.I.2.2	Long-term Time Deposits	5,60,078	87,374	18.5	69,021	17.1	29,761	5.3	48,215	10.2
C.II	Call/Term Funding from Financial Institutions	12,638	9,609	317.2	463	18.0	2,520	19.9	6,448	212.9
Sources										
S.I	Domestic Credit (S.I.1+S.I.2)	14,14,455	2,67,294	23.3	1,56,703	15.8	46,793	3.3	1,14,417	10.0
S.I.1	Credit to the Government	5,23,417	1,12,241	27.3	71,141	20.9	33,158	6.3	47,047	11.4
S.I.2	Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	8,91,038	1,55,053	21.1	85,561	13.2	13,635	1.5	67,370	9.2
S.I.2.1	Bank Credit	7,29,215	1,39,492	23.7	78,289	15.3	3,602	0.5	59,095	10.0
S.I.2.1.1	Non-food Credit	6,79,736	1,43,991	26.9	64,302	13.6	3,015	0.4	52,066	9.7
S.I.2.2	Net Credit to Primary Dealers	4,093	3,765	1148.9	461	-346.4	5,557	135.8	2,874	877.1
S.I.2.3	Investments in Other Approved Securities	24,129	-2,964	-10.9	-3,032	-10.1	3,298	13.7	-1,233	-4.6
S.I.2.4	Other Investments (in non-SLR Securities)	1,33,601	14,759	12.4	9,844	9.0	1,178	0.9	6,633	5.6
S.II	Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-68,366	-30,235	79.3	-2,202	6.1	898	-1.3	2,748	-7.2
S.II.1	Foreign Currency Assets	31,082	-22,994	-42.5	2,430	4.7	-377	-1.2	4,718	8.7
S.II.2	Non-resident Foreign Currency Repatriable Fixed Deposits	92,240	1,390	1.5	4,753	5.5	-1,766	-1.9	1,654	1.8
S.II.3	Overseas Foreign Currency Borrowings	7,208	5,851	431.2	-121	-8.2	491	6.8	316	23.2
S.III	Net Bank Reserves (S.III.1+S.III.2-S.III.3)	65,823	792	1.2	3,725	6.1	19,167	29.1	-2,943	-4.5
S.III.1	Balances with the RBI	58,335	-4,067	-6.5	2,858	4.8	17,630	30.2	-7,333	-11.8
S.III.2	Cash in Hand	7,567	1,322	21.2	587	10.4	1,459	19.3	1,110	17.8
S.III.3	Loans and Advances from the RBI	79	-3,537	-97.8	-280	-7.2	-78	-98.7	-3,280	-90.7
S.IV	Capital Account	86,541	14,221	19.7	8,807	13.9	15,349	17.7	15,152	21.0
S.V.	Other items (net) (S.I+S.II+S.III-S.IV-C.I- C.II)	1,24,120	37,918	44.0	12,967	17.7	-15,099	-12.2	241	0.3
S.V.1	Other Demand & Time Liabilities (net of S.II.3)	1,22,598	12,072	10.9	20,796	23.2	-1,496	-1.2	-1,318	-1.2
S.V.2	Net Inter-Bank Liabilities (other than to PDs)	7,420	6,054	443.2	-13,235	-90.6	10,349	139.5	7,087	518.8

Note :

1. Data provisional.

2. Figures in brackets exclude the impact of mergers since May 3, 2002.